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MAY 2002

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HAVE *YOUR* TYRES GOT A GRIP?

'MIRACLE' FOODS: really?

DON'T FREEZE — INSULATE

Super

UNLOCK THE SECRETS

Jane Mackenzie
Editor

Take charge of your super

Do your eyes glaze over when someone mentions superannuation? You know you've got some money scattered among several funds but it's all too hard to do anything about it? You're far from alone in feeling this way, but as our article on page 12 points out, taking charge of your super isn't as hard as it sounds — and it's certainly worth it.

For example, if you're in a fund that charges high fees, that could cut into the money you end up retiring on to the tune of tens of thousands of dollars. Find out what your super fund charges and compare it with some others. If the fees are high and you can change funds, do it — it's worth it. If you can't (your employer doesn't give you a choice or you're in the public service, maybe), start stashing other savings into a form of investment that can give you better value for money (even though it won't get super's tax concessions).

Unfortunately you lose money from your super in Australia in another way too — and not one you can do much about. While super's taxed at the concessional rate of 15%, the downside is that it's taxed *three times* — on the contributions, earnings and payout. This could reduce typical savings by $50,000 over a 30-year working life. No other country does this, and if our government is serious about reducing our dependence on the age pension, it should abolish the tax on super contributions and earnings immediately.

Is your super safe? Probably, despite a few fund collapses that have seen several thousand people lose their life savings. But the Commonwealth Government needs to do much more to make sure our money's safe. CHOICE and the Consumers' Association will be campaigning hard to get improvements in this area — see *Safety first* on page 18 for some of the issues.

So don't let the apparently daunting nature of super rob you of getting a decent amount of money to retire on. At the moment the super funds and Commonwealth Government are the winners in the super arena. Take charge of your super and enjoy its benefits yourself.

Jane Mackenzie
Editor

CHOICE

is published by the Australian Consumers' Association

YOUR LETTERS

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow up your letter. We're sorry we can't answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.

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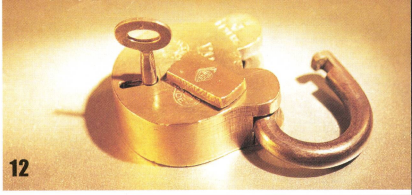

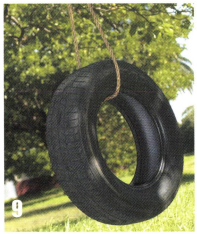

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WHAT'S THE DIFFERENCE BETWEEN CHLORINE AND CHLORIDE?

VANESSA MARSHALL

A subscriber recently wrote to tell us he'd bought a new product to clean his bathroom, and had been particularly looking for something that didn't contain harsh chemicals — especially chlorine — to reduce any risk to himself and the environment.

He settled on **AJAX Shower & Bath Anti-Bacterial** cleaner, largely as a result of the claim on the back label, stating: "No harsh fumes — contains no chlorine, bleach or ammonia."

"However," he tells us, "after spending some time selecting the product I was disappointed and somewhat perturbed to later discover in fine print: 'Active ingredient: benzalkonium chloride 0.4% W/W'.

"I do know something about chemistry and am quite sure that it's not possible to create a chloride without chlorine!"

In a sense he's right — you can't have chloride without some chlorine. But when the label says the product is chlorine-free, it really means it's free from chlorine in a form that'll bleach or oxidise, such as molecular chlorine (Cl_2) or sodium or calcium hypochlorite.

Benzalkonium chloride is a detergent. The chloride isn't an active ingredient, and acts much the same way as the 'chlorine' in sodium chloride — essentially, it balances the electrical charges in the molecule.

In terms of risk, then, the antibacterial component is the one we'd be more concerned about. Some health authorities have expressed concern about the increased use of antibacterial products in the home, because it can result in the growth of resistant bacteria, and because exposure to a broad range of organisms keeps our immune system ticking over. But that's another story — see CHOICE, Jan/Feb 1999, for more.

If you get mail from CHOICE ...

In a couple of weeks, CHOICE will be running its next direct mail campaign to attract new subscribers. Promotional envelopes will be sent to certain areas across all states. Unfortunately we can't guarantee you won't receive one even if you're an existing subscriber, because the mail is sent by area, not to particular names and addresses. If one does arrive at your house, you could help us by passing it on to a friend or a workmate who doesn't subscribe.

Unaddressed mail like this is the main way CHOICE attracts new subscribers. As a non-profit organisation with a small advertising budget, we find it to be the best and most cost-effective way to get new subscribers, which is important for our continued work. Thanks for your continued support of CHOICE and the Consumers' Association.

Hire tool safety

For expensive, heavy-duty power tools that you need only occasionally, it makes sense to hire rather than buy. But are the tools you get up to the job, and are they safe to use?

We hired four potentially dangerous tools — a chainsaw, circular saw, angle grinder and floor sander — from nine major hire chains to test them for general and electrical safety, check they worked well and make sure they were in good condition.

The good news is that all the tools were safe to use — all passed the electrical safety tests and the chain brake on all chainsaws worked well. Overall, the condition of the tools was good and most of them worked as they should, although there were some minor problems a novice may not have noticed.

Safety gear — such as goggles, earplugs, gloves, face mask and/or chaps — was only supplied voluntarily by two of the stores. If your home isn't fitted with an earth leakage circuit breaker (a so-called safety switch) it's a good idea to hire one: it'll immediately cut the electricity supply to the tool if necessary and prevent electric shock. They weren't offered to us, but most of the hire companies have them available (usually at extra cost).

If you've never (or only rarely) used heavy-duty power tools, ask the assistant for advice and a demonstration. Some outlets had written information available, which is a handy reference when you're ready to start work.

Shop around

Prices vary considerably, so shop around for the best. The price ranges we paid per day were as follows:

- Angle grinder: $20–$43.
- Chainsaw: $60–$90.
- Circular saw: $22–$40.
- Floor sander (no edging tool): $55–$79.

See 'hire tool safety' at www.choice.com.au for more about this test.

VANESSA MARSHALL

Don't forget your Medicare card when you get your prescription

Your pharmacist may have already been asking to see your Medicare card when you get a prescription filled, but as of May 1 you can't buy subsidised medications without it.

All Australian residents (and eligible people from countries with which we have reciprocal healthcare agreements) are entitled to subsidised medicines. People who forget their Medicare card may have to pay the full price, but will be able to claim the amount of the subsidy at a Medicare office.

For more information phone 1800 020 613.

No such thing as a free holiday

The string attached to that out-of-the-blue prize holiday could well be an invitation to buy into timeshare holiday accommodation — accompanied by heavy pressure-selling tactics and a hefty price tag.

A CHOICE reader told us of a deal she was offered while on holiday in Bali. She was approached by a young boy who asked her to fill in a survey, saying it was an assignment from his school. She felt sorry for him and filled it in. The next morning she received a phone call congratulating her on winning a one-week holiday. To receive her prize she had to go to a hotel for about 90 minutes while they explained the details. A consultant gave her the hard sell on a holiday package lasting 25 years and costing $20,000.

The Northern Territory's Commissioner of Consumer Affairs issued a warning about a similar scheme operating here, where people are invited to take part in a 'consumer holiday survey'. Their names are entered in a draw to win a holiday, and soon after they're told they've won a trip to Port Douglas. After attending a seminar — a hard sell for a timeshare holiday package — they discover the prize involved is the accommodation only, and has many other restrictions, including attending another seminar.

What should you do?

- Be very sceptical about telemarketers saying you've won a free holiday.
- Stay away from travel offers that sound too good to be true.

If you're interested in any travel promotions:

- Get the advice of a reputable, licensed travel agent.
- Insist on complete details in writing about costs, restrictions on travel and accommodation, and cancellation penalties.

For more information about timeshare contact the Australian Timeshare & Holiday Ownership Council on (03) 9429 0843, or check its website: www.athoc.com.au.

But if you're tempted, we suggest you do your sums first: what you pay for a week's annual timeshare might buy you a week a year in an overseas luxury hotel, including airfares. And if you like the idea of a holiday at the same place each year, do some research before you sign anything — a deal with a reputable hotel, motel or caravan park could turn out a lot cheaper.

WORLD CONSUMER SNAPSHOT

PERFECT PAIRINGS

Red wine with meat; white with fish, right? Nowadays it's not so simple. According to our US counterpart *Consumer Reports*, the best food-wine pairings are those you enjoy most. We agree.

These tips can help you choose a vino for dining (happy experimenting):

- Consider the meal's spices and sauces as well as primary ingredients.
- Rich, spicy dishes are usually best with full-bodied wine and lighter fare with lighter wine.
- Colour isn't the only distinction among wines: reds can be light (such as beaujolais) and whites full-bodied (think of chardonnay).

THE DEAREST CUT

J'achète mieux, published by our Swiss sister organisation, reminds us that the price of capitalism is eternal vigilance (apologies to Thomas Jefferson) — or else you're likely to be conned.

The story goes: a consumer asks a butcher for a particular cut of steak. There are two versions of it on show, and the butcher gives her the more expensive one. When the customer queriers this, the butcher replies that management policy is to push a particular 'brand'.

Moral: stay on your toes and don't pay extra.

NEWER CARS SAFER

Our car reliability report (CHOICE, September 2001) found that new cars are more reliable than a decade ago, and *Test* magazine from Germany reports that safety's improving too.

An accident research organisation tested two VW Golf models, one new and one 12 years old, in a frontal crash at 55 km/h. In the older model the passenger cell totally collapsed; it stayed intact in the newer one. Plus the impact on test dummies inside the new car was much lower — way below the limit for irreversible injuries.

Warning on pregnancy and listeria

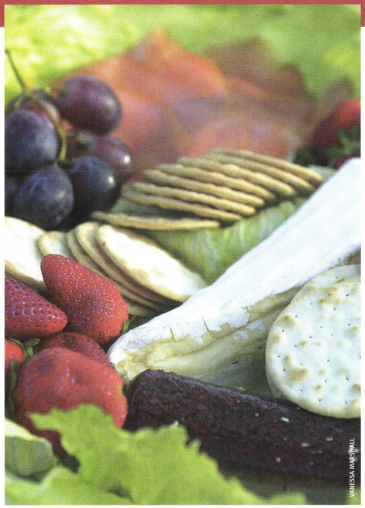
The dangers of the food-poisoning bacteria listeria have been reported in many previous CHOICE articles. However, the deaths of two unborn babies in WA have prompted the Australia New Zealand Food Authority (ANZFA) to reissue a warning.

Listeria monocytogenes is a bacterium that has the potential to cause miscarriages and stillbirths. It can also affect people with weak immune systems or older people, but will rarely affect healthy people. Listeria is destroyed by cooking, but can grow in refrigerated food — unlike most food-poisoning bacteria.

Pregnant women should always eat food that's freshly prepared or cooked, and avoid salad bars or smorgasbords. Other foods to avoid include:

- Soft cheese such as brie, camembert and ricotta (though these are safe if cooked and served hot).
- Pâté.
- Raw or smoked seafood such as oysters, smoked salmon, sashimi, sushi (including frozen seafood; canned seafood is safe).
- Ready-made salads from a salad bar or prepackaged from a supermarket or deli.
- Ready-cooked meats, including chicken, from a deli, supermarket or sandwich bar.

When you're cooking at home, stick to good hygiene practices. Our quiz in the article *Summertime — and the bugs are breeding*, in CHOICE, December 2001, will help you find out how much you know about keeping food — and your family — safe.


VANESSA MARSHALL

FRACTURE RISK FROM TOO MUCH VITAMIN A

Vitamin A is needed for the eyes, the immune system and controlling the division of cells. But as with many vitamins, too much can be a bad thing. It's been established that too much vitamin A can cause birth defects in unborn babies, and new research reported in April's CHOICE *Health Reader* reveals too much may also affect bones.

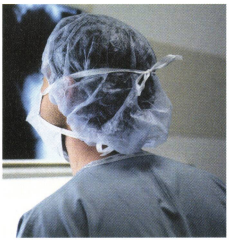
Vitamin A in food comes in many different forms — some (like carotenoids) have to be converted to vitamin A in the body. Another form, retinol, is one of the most usable forms of vitamin A because it doesn't need converting to be active. The researchers analysed the vitamin A intake and hip fracture rates of more than 72,000 post-menopausal women over an 18-year period. They found that those whose diets included the most retinol — 2000 micrograms a day or more — had almost twice the risk of hip fracture resulting from low or moderate impact, such as a fall, as women with the lowest intakes (less than 500 micrograms a day).

Fractures were associated only with retinol, not with carotenoids. Retinol is in animal foods like liver, fish liver oils, eggs and whole-milk dairy products, while carotenoids are in vegetables and fruits such as carrots, tomatoes, greens, rockmelon.

Nutritionists recommend a varied diet rich in fruits and vegetables to get your vitamins. If you feel you need to take a multivitamin or vitamin A supplement, check the amount it contains and look for supplements that have it in the form of carotenoids (such as beta-carotene) rather than retinol. It wouldn't be difficult to exceed 2000 micrograms of retinol in a day, since many multivitamin pills contain 1500 micrograms — and the balance could easily be eaten in foods.

Also in this issue of *Health Reader*:

- A recent trial found the herb butterbur may be as effective as antihistamines for hay fever.
- Eating small meals often (six a day) tends to reduce the total amount of food eaten in a day and may have a positive effect on weight loss.



To subscribe, phone 1800 069 552.

yourletters

Be careful with cash advances

In response to your article on low-interest credit cards (December 2001) I would like to caution anyone obtaining an **ANZ First Low-interest Visa** card to read the fine print. We chose this card to save money and it ended up costing us $80 in extra fees.

We'd made a large purchase on another card and decided to transfer $4000 from the **ANZ Visa** to that card to save on interest. When we received our statement we discovered we'd been charged a 1.5% cash advance fee, which totalled $60.

Another statement was mislaid (something that rarely happens in our house), so it wasn't paid until after the due date, incurring a $20 late payment fee. This fee is incurred even if the payment is only made one day late.

This type of credit card also has much higher than average minimum monthly repayments, so user beware!

Needless to say, we cancelled this card in disgust.

Paul and Ronda Vorrasi
Via internet

*We sent Paul and Ronda's letter to **ANZ**, which replied by comparing its fees for cash advances and late payments with other credit cards. It considers its fees to be comparable or better.*

*CHOICE thinks the **ANZ** cash advance fee **is** high compared with some other cards. For example, once the cash advance is over about $267, **ANZ**'s 1.5% fee is more expensive than the flat $4 fee it quoted as being charged by some other banks. Check what your credit card provider considers a cash advance and avoid using one for large amounts of money, particularly if the fee is a percentage of the amount.*

In terms of interest rate, this is still a very competitive card.

Corkage without cork

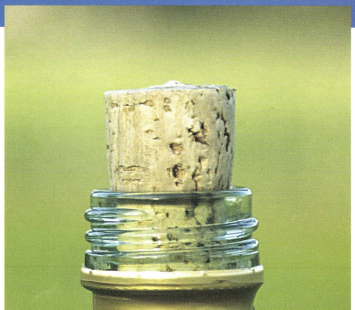
Many thanks for the article on sparkling wines in last December's issue. It was most interesting and informative.

I was particularly drawn to the section on sparkling reds and have personally managed to taste a number from that category. I thought the tasting notes were very useful and, for **BANROCK STATION Sparkling Shiraz**, were spot on. The wine is outstanding.

You mentioned the trend towards the use of screw caps to gradually eliminate the use of corks and the incidence of cork taint. Consider this: the other week my wife and I went to a BYO restaurant in Perth and took a bottle of riesling with a screw cap. When we paid the bill I noticed we'd been charged $6 corkage, even though there was no cork to be removed.

Maybe we need to change the wording from 'corkage' to 'wineage' to better represent what we're paying for: it's a surcharge for being allowed to take wine into a restaurant and for related services, such as providing glasses, serving the wine, etc, but little to do with removing a cork.

Dr John Happs
Via internet



THINKSTOCK/ANNA

THUMBS UP

David Eaton (via internet) awards a thumbs-up to **BARHAMS ELECTRONICS** in Perth, which repaired free of charge his Yamaha CD/tuner outside its two-year warranty. Considering the ongoing problems he'd had with the player during the warranty period, the shop had contacted the manufacturer and requested, successfully, that the warranty be extended.

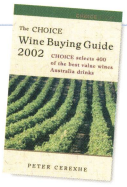
Tini Mudrazija (via internet) has two nominations: the managing director of **AUSCAN IMPORTS**, Eugene Petrie, deserves a bouquet for installing free of charge a more expensive shower rose, when three attempts to fix a problem with the old one didn't work. And **GOODMAN FIELDER** sent him a $10 Woolworths voucher and told him what the problem had been with a packet of odd-tasting muesli he'd returned.

LETTER OF THE MONTH

We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs.

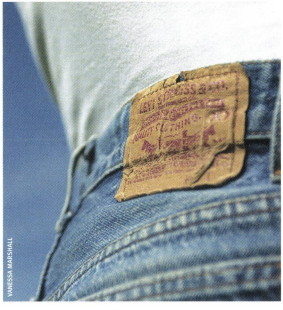
To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winners, Paul and Ronda Vorrasi, receive *The CHOICE Wine Buying Guide 2002*, or any other book of their choice from the CHOICE Books catalogue sent with this issue.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.



Trendy jeans at a price

Many people in Third World countries work for pitiful wages under inhumane conditions to make the clothes we love to wear. To bring about change, you have to make your views heard.


VANESSA MARSHALL

FAIRNESS IS AFFORDABLE

Fair wages shouldn't dramatically increase the price you have to pay for a pair of jeans. The wage proportion in the retail price is only around 1% — advertising, brand cultivation, taxes and profit make up the lion's share (together around three quarters). So even if wages doubled, consumers and investors would hardly notice.

MORE INFO

For more information about the Clean Clothes Campaign and related links, go to www.cleanclothes.org or www.choice.com.au and type 'fair wear' in the search box.

An article in the February issue of Austria's consumer magazine *Konsument* caught our attention. It reported on various jeans manufacturers' commitment (or lack of it) to improving social conditions at their production centres in low-wage countries. Below is a summarised translation of the article.

Inhumane conditions

On August 8, 2001, 24 people died and 100 were injured in the Maico factory in Bangladesh, which is under contract to C&A (a European clothing retailer). A false fire alarm had agitated employees and, fearing a riot would break out, guards had blocked the exits so nobody could escape. In the panic that followed, many were trampled to death.

In the many thousands of factories that supply the big-brand clothing manufacturers in low-wage countries, indescribable conditions are rampant. The rundown production centres are under enormous pressure from worldwide competition. In 1998 women workers earned just 13 to 30 US cents per hour in the You Li Fashion Factory in China, which supplies Esprit.

The survey

In order to promote positive competition and to reverse the trend of minimising wage costs, *Konsument* (together with a research institute) set out to establish how willing manufacturers are to take on social responsibility for the conditions in their supply factories, and whether they take appropriate steps to put it into practice. The survey focused on the following:

- A code of conduct — whether there is one and what it includes.
- How the code is applied at production centres and suppliers.
- Control: how the maintenance of social standards is checked.

Unsatisfactory results

The survey results are disappointing. Only five of the 15 companies contacted showed any interest and offered at least a little information. Even the two companies that topped the list in the ethics ranking — Hennes & Mauritz (H&M, Sweden) and Levi Strauss (US) — only fulfilled half the criteria. H&M scored 53% for social responsibility and Levi Strauss 49%, followed by C&A with 36% and HIS Sportswear (Europe) with 17%.

All other manufacturers surveyed provided no information or insufficient for ranking purposes. These included brands such as Benetton, Diesel, Esprit, Lee, Replay, Tommy Hilfiger, Versace and Wrangler.

Only Levi Strauss has a code of conduct that includes all the UN International Labour Organization's standards; H&M covers at least the five basic ones. While a number of other manufacturers have established a code of conduct, it's not a very ambitious one. And only the four top-ranking companies and the VF Corporation (Lee, Wrangler) have established a control system, but it's a purely internal process and results aren't made public.

What you can do

It's been shown that companies that have previously been the subject of attacks by social initiatives such as the Clean Clothes Campaign show the strongest commitment to social responsibility. It seems only public pressure can shake up management and prompt it into action. We can all contribute to increasing this pressure by asking critical questions about a company's social code or public control processes — and if you don't like their answers, don't buy their clothes. ■

TAKE CHARGE of your super

Is your super fund earning you a fortune or just costing you one?

IN A NUTSHELL

- **Some funds** *give much better value for money than others. Fees can eat into the money you have to retire on to the tune of tens of thousands of dollars.* See Counting the costs, *page 14.*
- **Super in Australia is outrageously taxed** — *taxes on contributions and fund earnings can reduce a typical consumer's super by $50,000.* See Taxed to the max, *page 14.*
- **And super's not always as safe** *as it should be. Can you rest easy?* See Is your super safe?, *page 16.*
- **If you've lost** *track of contributions, have too many funds or you're not sure about your rights and choices, turn to* Where's your money?, *page 16.*

Mark, 38, is married with two children; he's well educated and holds a senior management position. You'd expect him to have his super in order, but he admits, "It's a mess.

"I have money in about five funds — I've never rolled any of them over," he reveals. "It's too complicated. I look at my statements and the fees might be $50 but I've only earned $60, so what's the point?"

The point is that Mark wants to travel and live comfortably when he retires. He doesn't have other significant investments so he urgently needs to sort out his super to achieve those goals.

Mark's typical of many Australians who 'switch off' when you mention super — it's just too complex. But it's critical, and quickly becoming our second-biggest asset after our homes.

Most people think they'll need at least $30,000 a year per person to live comfortably in old age. If you're on average earnings and work 30 years, you'll end up with only $19,000 a year — income from compulsory super and a partial age pension.

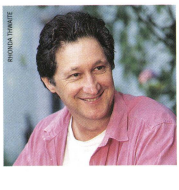
Super *is* highly profitable for some:

- The Commonwealth Government makes at least $5 billion a year taxing it.
- The super industry takes at least $5 to $7 billion each year in fees (it takes that cut whether funds earn 8% or –0.8%).

It's far less profitable for others:

- In spite of compulsory super, many people will still be dependent on the age pension when they retire.

Individual consumers are at the bottom of the food chain when it comes to benefiting from super and it's time that changed.



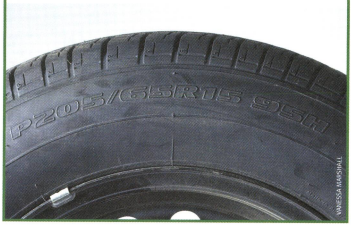
NICHOLAS THWAITE

Will Mark get his super sorted out? It's not so hard if you follow the tips in this article.

How to read a tyre

Each tyre has standard markings that allow you to pick the right type for your car. It's a confusing mix of letters and numbers, of measurements in mm and inches. Here's what it all means, using the code for the tested size P205/65R15 95H:

- P — stands for passenger tyre.
- 205 — this is the maximum width (in mm) of the inflated tyre when it's not under load.
- 65 — this is a percentage describing the tyre's profile or aspect ratio. It's the ratio between the section height (from the wheel rim to the top of the tyre) and section width — in this case 65%.
- R — stands for radial, which is the most common construction method for passenger car tyres.
- 15 — this refers to the diameter (in inches) of the rim the tyre should be fitted to.
- 95 is the load rating and indicates the maximum weight (in kg) one tyre can carry (in this case — by definition — 690 kg. Some of the tested models have a load rating of 94, or 670 kg.)
- H — this is the speed rating and tells you the maximum speed (in km/h) the tyre can travel at (H indicates 210 km/h).



THINKSTOCK/ISTOCK

Tyre maintenance

The right pressure

- Keep your tyres inflated to the pressure recommended by the car manufacturer — usually shown on a sticker on the inside of the driver's door frame or in the glovebox.
- When driving with a heavy load or in very hot conditions, inflate your tyres to a higher pressure — check the sticker.
- Tyre pressure is measured in kilopascals (kPa) or pounds per square inch (psi).
- The car manufacturer's recommendations refer to the pressure when the tyre's cold, not after you've been driving for some time.
- Check the pressure regularly — for example, make it a habit each time you fill up the petrol tank.
- Driving with underinflated tyres uses more petrol, adversely affects the car's handling and may lead to tyre damage.

Maintenance tips

- Every so often, do a visual check for objects embedded in the tread, such as stones or glass.
- Check for uneven wear, which could indicate a problem with the car's steering or suspension.
- Run your hands over the tread and sidewalls to identify any bubbles, cuts or cracks.
- Keep an eye on the tyres' tread wear indicators, which show the minimum legal tread of 1.6 mm. The indicators are small bars spaced across the grooves of the tyre's tread pattern. Replace your tyres when the tread level reaches the indicators — at the latest.
- Whenever you put new tyres on the car, have them balanced and a wheel alignment done.

Brand / model (in rank order)	1 Overall score (%)	2 Cornering score (%)	3 Braking score (%)	Origin	Manufacturer / distributor	Price per tyre ($)*
KUMHO Powermax 769	80	80	80	Korea	Kumho Industrial	94
PIRELLI P6000	77	75	80	Germany	Pirelli Tyres	115
BRIDGESTONE RE92	73	68	80	Australia	Bridgestone	100
FIRESTONE TZ100	73	68	80	New Zealand	Bridgestone	95
MICHELIN Certis	71	65	80	Thailand	Michelin	120
ELITE BTC	67	58	80	Australia	Bridgestone	95
GOODYEAR Eagle GA	66	63	70	Australia	South Pacific Tyres	95
TOYO Proxes H4	65	55	80	Japan	Toyo Tyre & Rubber	115
OLYMPIC Sprinter	61	55	70	Australia	South Pacific Tyres	100
DUNLOP Monza 200	56	40	80	Australia	South Pacific Tyres	95

THANK YOU

We'd like to thank:

- *Holden for generously providing the test car and valuable support for the duration of the project.*
- *Morgan Park Raceway in Warwick, Queensland, for their efforts to ensure a smooth test.*

Vital grip

All that connects your car to the road are a few square centimetres of tyre rubber. So you want to be sure they do their job when it counts.

IN A NUTSHELL

- **The tyres' braking performance** *was very similar, but the* **KUMHO** *and* **PIRELLI** *stood out in our high-speed cornering tests.*
- **Following our maintenance tips** *can prolong your tyres' life (see page 11).*

Need new tyres for your car? You don't have to stick with the model fitted by the manufacturer, as long as you pick a tyre that meets your car's requirements for size and speed rating (see *How to read a tyre*, page 11, for details).

For most tyre sizes there are three price ranges: economy, mid-range and premium. We tested 10 widely available mid-range models sized 205/65R15, which is the size used on a wide range of family cars (for example, older and current-model Commodores, Camrys and Magnas and older-model Falcons).

We paid between $94 and $120 per tyre. You can pick up economy models for around $80, or pay twice as much or more for a premium tyre. Our US counterparts, *Consumer Reports*, tested car tyre models across a wide range of prices, and didn't find a correlation between price and overall performance. In our tests, one of the cheapest and one of the most expensive performed best. So tyres are a product for which independent test results are important to help you choose.

Each tyre design varies in its tread pattern and rubber mix, and is a compromise between a number of requirements, for example grip and durability. A soft tyre provides better grip but also leaves more rubber on the road, and won't last as long as a harder model. Racing tyres are an extreme example: they're very soft and almost glue the car to the track, but may only last for (part of) one race.

Our tests assessed the tyres' grip, but not their durability. Tyre wear is expensive and difficult to test properly. In one example, several European consumer

VANESSA MARSHALL

WHAT TO BUY

We tested the tyres in fairly extreme situations you'd normally only encounter in emergencies. In everyday driving conditions, all the tested models are likely to perform fine, and the differences between tyres are likely to be smaller than our scores indicate.

However, emergency performance is what really counts. The two all-round top performers were:

KUMHO Powermax 769	$94
PIRELLI P6000	$115

VANESSA MARSHALL

WHAT ABOUT THE REST?

- The **MICHELIN, ELITE, GOODYEAR, TOYO, OLYMPIC** and **DUNLOP** didn't keep the car inside the lane in the 80 km/h dry cornering test.
- The **BRIDGESTONE, FIRESTONE, GOODYEAR, TOYO, OLYMPIC** and in particular **DUNLOP** performed worse than the others in the 75 km/h wet cornering test.
- The **GOODYEAR** and **OLYMPIC** had slightly longer stopping distances than the other models in two of our braking tests.

TEST DRIVER'S TIP

Our test driver for the tyre test discovered there's a fine line between pleasure and pain when it comes to tyre grip on corners.

"During the test I found there's little leeway between the speed where a tyre still holds your car in your lane, and the speed where it loses sufficient grip and you're out of control, ending up in the other lane or off the road — 5 km/h can make all the difference. So slow down for corners, particularly in the wet."

organisations and motoring clubs carry out a joint test, part of which is a convoy drive over 10,000 kilometres, using identical cars. Unfortunately we can't join their test because most European models are different from Australian tyres. And we can't afford to run a similar durability test on our own.

HOW THEY PERFORMED

We found the biggest differences between models in our **cornering** test (see note 2, below, for details).

While all the tyres kept the car in its lane more or less comfortably at 75 km/h in dry conditions, only the **KUMHO, PIRELLI, BRIDGESTONE** and **FIRESTONE** managed to do so at 80 km/h.

In wet conditions, only the **DUNLOP** couldn't handle 70 km/h, but 75 km/h was too fast for all the tested models. However, the **KUMHO, PIRELLI** and **MICHELIN** provided a bit more grip than the rest of the field.

The tyres didn't differ much in **braking** performance — not only between models (though the **GOODYEAR** and **OLYMPIC** were slightly worse than the others), but also in both dry and wet conditions. In general, we measured stopping distances to a complete standstill of around 12 m from 50 km/h and around 30 m from 80 km/h.

These results were certainly helped by the anti-lock braking system (ABS) fitted to our test car. In an emergency situation like that simulated by our tests, you just slam on the brakes and the electronics ensure the car stops as quickly as possible without locking them.

Driving a similar car without ABS, you'd have to adjust the force you applied to the brake pedal to prevent the tyres from locking up. This can be tricky, and it'd be much harder to achieve stopping distances as good as ours (see note 3, below).

And our test driver knew he was going to have to brake — in an emergency, you won't. Half a second's reaction time at 50 km/h means an additional 7 m stopping distance; at 80 km/h it's an additional 11 m.

BEWARE OF THE SPARE

Some tyres (none in this test) are one-directional (or asymmetrical), which means they're designed to be fitted to the car so their tread pattern faces a particular way (usually marked with an arrow on the sidewall). Fitting them on the wrong side may affect the car's handling and reduce the tyre's life.

They're usually premium tyres. If you use one, be aware that your spare only fits one side of the car. If you have to use it on the wrong side, drive carefully and only until you can replace the damaged tyre.

Don't confuse one-directional tyres with models designed to be fitted to the rim so that a particular side (marked on the tyre's sidewall) faces outwards (for example, the **MICHELIN** in this test). With these, the spare can replace any of the other tyres.

Some car models have an emergency space-saver spare instead of a full-size one. If you have to use it, follow the instructions in your user manual. There's likely to be a speed limitation, and you're only supposed to drive on it for a short distance to get you home or to the nearest tyre fitter. Use over longer distances or at higher speeds may damage your car.

Oh — and don't forget to check the spare's air pressure when you do the other tyres. There's nothing more embarrassing... ■

CHOICE's tyre test in action at Morgan Park Raceway in Warwick, Queensland.

1 Overall score
This is a combination of cornering (60%) and braking (40%).

2 Cornering score
We assessed how well the tyres managed to keep the car inside the lane at speeds of 75 km/h and 80 km/h (dry conditions), and 70 km/h and 75 km/h (wet conditions), using a relatively sharp right-hand corner with about 40 m radius.

3 Braking score
We measured the stopping distance until a complete standstill in emergency braking tests from 50 km/h and 80 km/h, and in both dry and wet conditions.

Note: We also carried out a standard emergency lane change (swerve from the left into the right lane and back again) at 80 km/h in both dry and wet conditions. We didn't find any discernible differences between tyres (they all handled the manoeuvre comfortably), and so didn't score this test.

* *Price paid in Sydney in October 2001. Manufacturers' recommended retail prices are usually higher.*

SOME BASICS

Super is a form of long-term saving that pays a lump sum or pension (annuity) when you retire. Employers pay compulsory contributions on your behalf — soon to be 9% of your base salary; you can make additional payments. See *DIY alternatives* on page 18 if you're self-employed. Super funds get tax concessions if they meet government requirements.

Funds use your contributions to buy investments like property and shares. Investment earnings (less tax and fees) are reinvested so your benefits should grow over time.

TYPES OF FUND

There are two basic types:

- **Defined-benefit** funds pay a fixed amount at retirement. They've been declining in numbers in recent years. Check the fund's rules to make sure your benefit's not reduced if you retire early or work part-time.
- With **accumulation funds** the final payout depends on the amount contributed, investment period and the fund's investment performance. Most funds fit this description.

Super's further divided into:

- Funds that operate on a **not-for-profit** basis — generally, industry-based and public sector funds, and some employer (corporate) funds.
- **For-profit** funds or master trusts. They can be retail (sold directly to consumers) or wholesale. Financial planners often recommend retail funds for self-employed people, while some employers use for-profit wholesale master trusts for their employees instead of running their own company super funds.

What type should you be in if you have a choice? Table 1, below, shows the key differences.

HOW MUCH IS ENOUGH?

Compulsory employer contributions will be capped at 9% from July 1, 2002. Most of us will need to save more than that to live comfortably in retirement. A commonly recommended amount is 12–15% of your salary over your working life — up to 6% more than compulsory super will provide. If you were well into your working life when compulsory super was introduced (1992) and made no prior super contributions, it'll be a lot more than that — as it will if you spend time out of the workforce.

The exact amount you'll need will depend on what you earn, years left to retirement and your retirement income target. Consider non-super assets (like shares) too when thinking about how much you'll need to save. But the bottom line is, the sooner you start, the better. See our article, *Could you retire at 50?*, CHOICE, April 2001, for more information.

WHAT TO DO *NOW*

- Start saving extra for retirement whenever you can afford to, but get your super in order before you start putting savings into it — see page 16 for how. For example, make sure you're in a value-for-money fund — see *Counting the costs*, page 14.
- When you're ready to put more into your super fund, ask your employer to deduct your personal contributions from your salary and pay them to your super fund along with their compulsory payments.
- Exercise your super investment choices — see *Investment choice helps*, page 14.

A GOOD START

Compulsory super has given many of us savings we otherwise wouldn't have, and if you start adding personal contributions early, compound interest will work in your favour. But even though super's compulsory and has government backing, some funds don't provide good value. This article aims to help you get the best from your money.

TABLE 1. FUND CHARACTERISTICS

Feature	Master funds (for profit)	Industry / corporate* / public sector funds (not for profit)
Profits distributed to …	Fund members and shareholders	Fund members
Governed by …	A commercial trustee company	Representative trustees (50% employee, 50% employer representation) **(A)**
Insurance	Yes	Yes
Investment choices	Average 30	Usually six to eight
Member information	At least quarterly	Annually or six-monthly
Open?	Available to everyone	You may have to work for a particular industry, government or employer but some are open
Fees	Usually more expensive	Usually less expensive

* *If you're in an employer/corporate/company fund, check whether it's run on a not-for-profit basis or whether it's in fact managed by a for-profit master trust on your employer's behalf.*

(A) *Some industry funds are governed by commercial trustee companies.*

Table 1. The differences between most for-profit and not-for-profit funds. Not-for-profit funds generally have lower fees, and benefits like inexpensive insurance. For-profit funds may offer more investment options but generally have much higher fees.

Get super value for money

Value for money has to be the bottom line when you're assessing the strengths and weaknesses of any super fund. Some fees are needed for funds to manage investments and provide member information. Unfortunately, some funds have exorbitant fees and simply don't offer good value.

COUNTING THE COSTS

Do you know what your super fund really costs? Some fees are hidden or explained poorly. Table 2, below, gives an overview of the different fees you may be paying and shows how much they can vary between expensive (generally for-profit retail master trusts) and less expensive (usually non-profit industry, public sector and employer) funds.

Table 2 shows that an average earner in a less expensive fund may still pay around $100 a year in fees even if they start the year with only $10,000 in the fund. But the same money in a high-fee fund could incur nearly $500 in fees.

Add up those fees over your entire working life as well as the extra interest you'd earn if they stayed in your account, and you'll see the huge hole the super industry is burning in your retirement savings. Take the example of a man who starts work at 21 and ends at 60 (though he can't claim his super till he's 65), with a starting salary of $25,000 that grows to $50,000 at retirement. Even if he paid the 'average' 1% in overall fees, he'd be $58,000 worse off than if he'd paid 0.4% total fees.

You may also pay exit penalties to leave a fund (see *It's yours but you can't have it* on page 16), or switching fees if you change your investment choice. And, of course, if you're in a retail master trust, you've probably paid upfront fees to a financial planner and ongoing trailing commissions (they continue to be paid to the planner annually for as long as you have money in the fund). You may be able to negotiate with a financial planner not to pay some of these fees.

The super industry argues that funds charging higher fees offer more comprehensive member services and higher investment returns. Table 3, right, shows higher fees don't guarantee higher returns. You may receive more investment choices and more regular reporting with higher fees, but at what cost to your bottom line?

So what can you do if your fund is costing you a fortune?

INVESTMENT CHOICE HELPS

Choice of super fund is restricted in Australia (see *What choices do you have?*, page 18, for details). However, most funds now offer a choice of investments. You can decide whether your account balance is invested in:

- Growth assets: shares, property, international shares.
- Balanced assets: a mix of growth assets with fixed-interest and cash investments.
- Capital-stable: mostly cash and fixed interest.

Your fund has to explain these options and the associated risks. The choices you make should depend on your age, years to retirement and your general attitude to investment risk. Our article *Risky business* in CHOICE, March 2002, is about choosing your investments.

If you're uncertain about where to invest, get expert advice, preferably from a financial adviser who works for a fee, rather than taking a commission from the investments you make.

TABLE 2. TYPICAL SUPER FEES, PER YEAR

	Low-fee fund			High-fee fund*		
Your expected salary this year	$40,000	$40,000	$40,000	$40,000	$40,000	$40,000
Super account starting balance	$10,000	$50,000	$100,000	$10,000	$50,000	$100,000
Expected return (before fees)	5%	5%	5%	5%	5%	5%
Contribution fees	0	0	0	5%	5%	5%
Asset admin fee pa	0	0	0	1.4%	1.4%	1.4%
Trustee fee pa	0	0	0	0.1%	0.1%	0.1%
Member / policy fee pa	$52	$52	$52	$78	$78	$78
Investment fee pa as % of account balance	0.4%	0.4%	0.4%	0.8%	0.8%	0.8%
Total annual fees in dollars	$99	$263	$468	$480	$1423	$2602

Source: Rainmaker information * *These fees are typical of retail master trusts. Fees for corporate master trusts tend to be roughly halfway between industry funds and retail master trusts.*

Table 2. An example of the difference low and high fees make to the money you end up with. If you only had $10,000 in the fund to start with, would you rather lose $99 or $480 a year to fees? How do your fund's fees compare?

Taxed to the max

Super's taxed at 15%, which makes it a tax-effective way to save, especially if you're in a high income tax bracket. However, it's also taxed at three points: 15% on contributions, 15% on earnings and another 15% on final payouts.

Australia is the only country in the world that taxes super three times. Our 'three bites' system is grossly unfair and undermines the whole purpose of compulsory super.

Taxes on contributions and earnings could reduce a typical consumer's retirement savings by $50,000 (over a 30-year working life). If the government's serious about reducing our dependence on the age pension, it should abolish the tax on super contributions and earnings immediately.

TABLE 3. SUPER FUND PERFORMANCE OVER FIVE YEARS

Fund type	Investment option	Highest (%)*	Lowest (%)*	Average (%)*
Industry / corporate / public sector	Growth	12.6	6.5	10.9
	Balanced	17.4	2.7	10.8
	Capital-stable	11.7	3.6	7.0
Master trusts	Growth	17.7	5.6	11.4
	Balanced	10.4	7.1	9.0
	Capital-stable	8.8	3.4	6.1

* *Figures shown are crediting rates for five years to June 2001: the percentage of a fund's assets deposited into member accounts after fees and taxes are deducted.*

Table 3. Super's a long-term investment, so this table shows five-years' worth of returns for the different types of fund. The top 10 funds (balanced option) for that five-year period were all industry, corporate or public sector funds:

Westfield General Provident Fund (Fund A): 17.4%
BOC Gases Superannuation Fund (Active): 14.3%
Exxon Mobil Superannuation Plan: 14.3%
Australasian Conference Association Superannuation Trust (Mix 70): 13.4%
Catholic Superannuation and Retirement Fund (Balanced): 13.4%
Aust-Safe Superannuation Fund (Balanced): 13.3%
St John Ambulance Superannuation Fund: 13.2%
Credit Union Employees Super Plan (Growth): 13.2%
Pacific Dunlop Superannuation Fund: 13.1%
Holden Employees Superannuation Fund (Balanced): 12.7%

How does your fund compare?

While past performance is no guarantee of future performance, it can be useful to monitor how your fund compares on an ongoing basis with industry highs, lows and averages.

CHOICE TAKES A STAND ON RIP-OFF FEES

Most of our super savings aren't at risk from fraudulent behaviour or poor regulation (see page 16), but there's a chance they're being eroded through excessive fees.

Many people are in not-for-profit super funds with comparatively low fees. However, more and more are being encouraged by financial planners, fund managers and employers to put their super into expensive master trusts. And many people are quite passive about what they're paying, because what the funds tell you about fees ('disclosure') can be poor. Many of us have no idea of their extent and impact on our earnings.

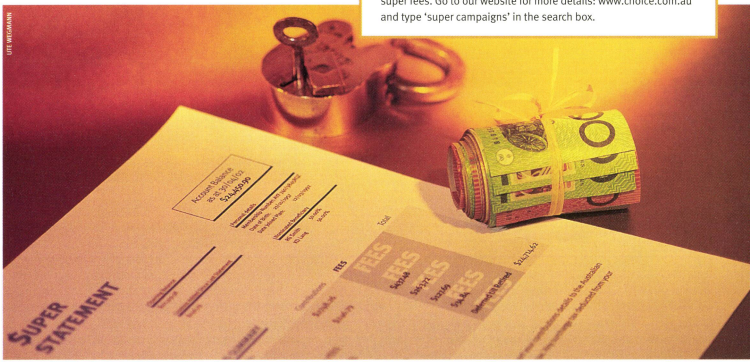
The bottom line is that a typical consumer will retire with 20% less in a high-fee fund than they would if they'd been in a low-fee fund.

The Treasury has put out policies under the Financial Services Reform Act that attempt to improve fee disclosure, but they fall well short of the mark.

CHOICE thinks the impact of high fees should be made clear to super fund members. In particular, we want to see:

- The Australian Prudential Regulatory Authority (APRA) regularly collect and publish data on fees for the whole industry.
- Dollar-value examples — not just percentages — to explain the nature and impact of fees, including entry and exit fees.
- Any reporting of past performance should be accompanied by projections showing how fees will impact on your super savings at retirement age.
- Consumer testing of any new fee disclosure standards before they're introduced.

You can support the CHOICE campaign for better disclosure of super fees. Go to our website for more details: www.choice.com.au and type 'super campaigns' in the search box.



Getting your super in order

Mark's attempting to sort out his super, with some encouragement from CHOICE (and his wife). He's found paperwork from eight funds, including a UK pension fund and his current employer's scheme. He wants to consolidate it all into one "with good returns and services for the lowest fees". Will he succeed? See *Meet super man*, page 18.

Answer the following questions to get your own super in order.

WHERE'S YOUR MONEY?

Lost? Check the Australian Tax Office (ATO) Lost Members Register. Contact the ATO or ask your current super fund to access the register. If you've reached official retirement age or you're administering a deceased estate, also check state unclaimed money registers (unclaimed super's automatically sent to the state register if a member dies or is past official retirement age).

Spread across **multiple funds?** If the money's **unpreserved** you can take it out now and use it or reinvest it. However, most benefits must be **preserved** — kept in the system until you retire or reach a required age. In fact, all contributions (including those you made yourself) since July 1, 1999, must be preserved.

Check each fund's rules to find out if you can move contributions (**roll over**) without penalty to another fund. If you're not in an industry fund, keep fees low and earnings high by rolling over benefits into one fund each time you change jobs.

IS YOUR SUPER SAFE?

The vast majority of super funds are safe. The industry says $76 million of member benefits (less than one tenth of 1% of total contributions) have been lost in 16 years. However, that includes the life savings of tens of thousands of consumers. Recent losses have exposed unacceptable holes in the system.

The Australian Prudential Regulatory Authority (APRA) has substantial powers but it's failed to effectively regulate small funds. Responsibility for

IT'S YOURS BUT YOU CAN'T HAVE IT ...

Jenny (not her real name) has had personal super with Tower Life since 1994. She has no other savings and recently had to move house because of her child's illness. Centrelink advised her she could withdraw money from her super due to financial hardship.

Legal tests set by superannuation law to allow release of the funds include the consumer:

Showing proof of receipt of Commonwealth Government income support for 26 consecutive weeks (enough in itself to eliminate many people genuinely facing hardship), and

Satisfying the super fund trustee that they can't meet reasonable immediate family living expenses.

Her home situation meant it took considerable time for Jenny to gather the letters and bills required, so it took further months to process the claim. She had to borrow money from a friend in the interim. Finally Tower was able to release $1300 from Jenny's super savings — but said it would charge an additional $745 as an early exit penalty. Jenny questioned the fee and Tower agreed to waive it — a commendable decision given Jenny's circumstances. But other conditions of the fund (which Jenny says she didn't understand when she enrolled) mean she'll lose almost half her super contributions in exit penalties if she wants to roll her money over to another fund before 2023. The penalty is so high because she stopped making contributions after five years.

On top of all that, the Tax Office has advised her that she'll have to pay $356 tax on her hardship withdrawal.

"I do think it should be easier for people to move their money around," Jenny says. "After all, super is a form of savings, and my savings shouldn't be tied up in one company like this for 20 years."

VANESSA WOODALL

Lessons

It's not easy to access your super on the grounds of financial hardship, and you could lose a lot of money. Don't rely on it.

Check exit penalties when you take out super. Most modern super products (including retail master trusts) have reasonable exit penalties. They charge a flat exit fee of $50 to $100. Older-style super products have much higher penalties — between 5% and 10%. Some really old schemes that were structured like life insurance investment policies can have terrifying exit penalties — look out for words like 'surrender value' in your documentation.

super is divided between APRA (for prudential regulation of all funds) and the Australian Securities and Investments Commission (ASIC — for disclosure and consumer protection). As a result, problem funds have been able to slip through gaps in the system.

These problems were highlighted by the collapse of Commercial Nominees of Australia ($25 million lost by about 25,000 members), and the Employees Productivity Award Superannuation fund (EPAS — 26,000 members may have lost half their entitlements). Take the following steps if you're worried about safety:

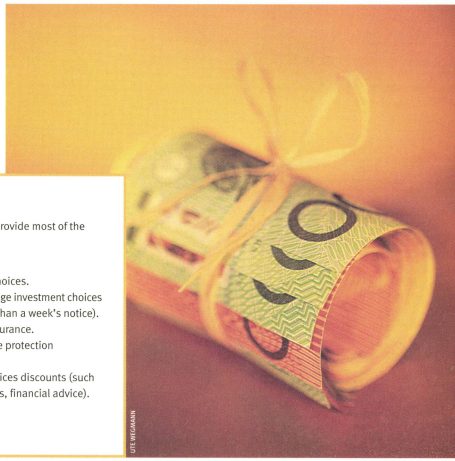
- **Check employer payments:** Ask for them to be shown on your pay slip. Most industrial awards require monthly or quarterly payments, but some employers don't pay until the end of the financial year or much later. The ATO has been tardy in chasing late payments. By the end of 2001, $78 million was outstanding from last financial year. Contact your super fund to check it's received payments — they should be on your member statements. Complain to the ATO if it hasn't.
- **Read everything from your fund:** Check for significant drops in returns, ongoing poor returns or failing investments.
- **Talk to the trustee:** They have a duty to act in members' best interests. Most industry and corporate funds have equal employee/employer representatives on their trustee boards. Annual reports should list member representatives — contact them if you have concerns. Some not-for-profit funds and master trusts use trustee companies approved by APRA. However, Commercial Nominees and EPAS both had an approved trustee, so you can't assume APRA approval safeguards your super.
- **Check investments**. Warning signals include significant funds in a single commercial building, more

SUPER SELF-HELP CONTACTS

- Contact the Australian Tax Office (ATO) now if you've **lost contributions** or you're concerned your employer hasn't been making **compulsory payments**. Call 13 10 20 or go to www.ato.gov.au/super. The site also lists contact details for state unclaimed money registers.
- If you're worried about the **safety** of your super fund and you don't get satisfactory answers from the fund, contact APRA on 1300 131 060 or write to GPO Box 9836, Sydney 2001.
- If APRA doesn't take prompt action, contact the Minister for Revenue and Assistant Treasurer, **Helen Coonan,** at Room MG47, Parliament House, Canberra 2600, phone (02) 6277 7360, or email ministerial@treasury.gov.au.
- If you have a complaint about your own account and can't resolve it with your fund, try the Superannuation Complaints Tribunal. Go to www.sct.gov.au or call 1300 884 114.

MORE INFORMATION

If you want to know more about how compulsory super works, how it's taxed, arguments for super choice, reasonable benefit limits, and lump sums vs annuities, our free Super Factsheets may help. Go to our website, www.choice.com.au and type 'super factsheets' in the search box, or send a stamped, self-addressed envelope to 'Super facts', CHOICE, 57 Carrington Road, Marrickville 2204.



LIZ HIGGINBAN

Super service checklist

Super funds that deliver good service and information will provide most of the following. How many ticks does your fund get?

INFORMATION

- ❑ Annual member benefit statement.
- ❑ Annual report.
- ❑ Quarterly performance updates.
- ❑ Regular newsletter.
- ❑ Detailed and easy to understand investment information.
- ❑ Detailed and easy to understand fee information.
- ❑ Help desk.
- ❑ Website.
- ❑ Information sessions in your workplace.

SERVICES

- ❑ Investment choices.
- ❑ Ability to change investment choices quickly (less than a week's notice).
- ❑ Cheap life insurance.
- ❑ Cheap income protection insurance.
- ❑ Financial services discounts (such as home loans, financial advice).

MANY THANKS

Our thanks go to the many people who helped us with this article, including Rainmaker Information, RetireInvest and our expert readers Susan Ryan, Ian Silk, Philippa Smith and Ian McAuley.

than 5% invested in the employer's company or any investment that's too close the employer.

- **Beware dodgy offers.** Don't be fooled by schemes offering early access to your super, high guaranteed returns or huge tax concessions. Super funds just don't work that way.
- **Take action.** You have a right to make enquiries about your fund's investments and management. If it doesn't address your concerns, contact APRA immediately. It has the power to investigate and remove trustees. See *Super self-help contacts*, page 17.

WHAT CHOICES DO YOU HAVE?

Western Australia is the only state with unlimited choice of super funds (except for public servants and people not covered by a state industrial award). In other states, even if you want to consolidate your super or want better service, you may not be able to move or to choose where employer payments go. However, you do have some choices:

- Most industrial awards list a number of funds employers can use.
- Many employers are willing to use the fund of your choice — it's always worth asking.
- Public servants probably have the least flexibility — state and federal governments insist on using their own funds.

SAFETY FIRST

CHOICE thinks the compulsory nature of super means the Commonwealth Government must ensure our money's safe. We're lobbying for the following improvements on your behalf:

- Employers should be forced to start making compulsory super payments monthly (the government has promised mandatory quarterly payments from June 2003), payments should be shown on all pay slips and the ATO should prosecute employers for late payment.
- APRA needs substantial additional funding from the Commonwealth Government before it can hope to fulfil its regulatory functions.
- The Superannuation Industry Supervision Act needs to be amended to force APRA to investigate consumer complaints about funds within a time limit.
- APRA and ASIC should inform the public of steps they've taken since the collapse of Commercial Nominees and EPAS to ensure gaps in the regulatory system are closed.
- All trustees should be required to meet minimum competency standards.
- APRA should be obliged to monitor diversification of investments in smaller funds to ensure they're 'arms-length' from the fund manager or trustee. It also needs to improve monitoring of funds' compliance with the law to disclose investments that represent more than 5% of assets.
- APRA should be made responsible for consumer losses as a result of theft or fraud. An APRA victim compensation scheme should be funded out of consolidated revenue. The Commonwealth Government should act immediately to compensate the victims of all collapsed super funds.

DIY ALTERNATIVES

- Retirement savings accounts *from banks, building societies, credit unions, life insurance companies and other deposit takers. They're handy if you work casually or change jobs regularly, but returns are generally poor.*
- Self-managed super funds: *These have fewer than five members, who must be (unpaid) trustees of the fund. You'll need a balance of at least $100,000 (more like $200,000), plenty of time to manage it, and the tax rules are complex. Contact the ATO for more information.*
- Public-offer industry funds *are able to take contributions from the self-employed or any employer. They're a good low-fee option if you're self-employed or work casually. To find out if an industry fund is public-offer, just give it a call.*

If your employer insists on a fund you're not happy with, at least make sure you exercise your ability to select the most appropriate investment option (see *Investment choice helps*, page 14).

If you can change funds, make sure you won't have to pay high entry and exit fees. Check what happens to insurance cover and be sure your employer will maintain full contributions (especially if you plan to move out of a corporate fund).

To change, inform your existing fund and complete a rollover form. Your new fund will then send confirmation of the transfer and your old fund will send you a rollover statement.

TIP: Don't change funds because a salesperson pressures you or because your fund didn't come top in last year's performance tables. It's long-term performance that counts.

MEET SUPER MAN

Mark already feels like a new man, even though he's only halfway through writing to his old super funds to request relevant forms. He's decided to stick with his current employer's fund, in the belief he's there for the long haul. It's performed reasonably well and has lower fees than a retail master trust he looked at on the advice of a financial planner.

"It looks as though I won't be able to get the money out of my UK pension fund, but other than that I feel much more in control and I'm going to start making personal contributions," he says.

He estimates he'll save at least $300 a year in administration fees alone. "And every little bit counts when I think about what I want to do when I leave the full-time workforce," he says.

word on the street

The buzz on what's new and happening in the marketplace

Drinks with added everything

The packaging is beautiful, the labels poetry, but do these new drinks really have something new to offer?

With names like **POWER**, **BLISS** and **ADRENALIN**, they variously promise things like "a fortifying blend of lemon and ginger infused with echinacea, ginseng, zinc and vitamins to protect and defend your body, mind and soul against the elements". Hmmm …

We asked the company to substantiate what look to us like health claims, only to be confronted with a blanket statement that they "make no claims at point of sale, on the website or on packaging". We're not sure we agree, but the company's position comes as no surprise, since health claims aren't allowed.

Our national food regulator (ANZFA) has also expressed an interest in the new drinks. Two in particular — **SANCTUARY** and **BLISS** — contain the herb St John's wort, which isn't allowed in foods. It also says several of the drinks don't comply with Australian regulations (both for the amounts of vitamins they contain and their labelling).

The NSW health department has taken these problems up with the company on behalf of ANZFA and the other states, and says the company is reworking its labels and the drinks' contents.

In the meantime, keep in mind that, depending on the variety, with these drinks you can be looking at as much sugar as soft drink, less than two tablespoons of juice in a 500 mL bottle, and sometimes more caffeine than cola.

VANESSA MARSHALL

HANDY WINDSCREEN WIPES?

According to one bus poster, that blurred view of the road might not be your eyes — it could be a dirty windscreen. And the answer to that problem is **ARMOR ALL Glass Cleaner Wipes**. Or is it?

We asked 15 CHOICE staffers to try them on the inside of their windscreens, as directed on the package. Most people found they removed grime with reasonable ease, although it was difficult to get a streak-free finish. As one said, "I found it really difficult to remove all the smearing from the windscreen. Oily grime was left behind."

The wipes aren't cheap at about 30 cents each — and most of our testers needed two to finish the job.

Overall, people were pretty ho-hum about the wipes' performance, and most thought their regular products (typically a window cleaner spray) did a better job.

RHONDA THWAITE

TEA TREE OIL GETS EURO GO-AHEAD

Tea tree oil has been used for years in antiseptics, skin creams and disinfectant, and in products for treating insect bites, acne and athlete's foot. After years of testing to ensure it's safe and effective for medicinal purposes, Europeans now accept what Aussie mums have always known — tea tree oil works.

Official recognition of its therapeutic status means it now joins eucalyptus oil in the European Pharmacopoeia (the 'who's who' of safety and quality in pharmaceutical products), and is expected to boost exports.

PHOTOS: CONSUMER NZ

We are what we eat...

Is the secret to a long and healthy life really a matter of what food we eat? Well, it just might be.

THE LONGLIFE CAFÉ TODAY'S SPECIALS

ENTRÉE
Steamed asparagus with lemon-infused olive oil

MAIN
Grilled salmon with a tomato jus
Steamed broccoli with garlic
Spinach salad with olive oil dressing

DESSERT
Dark chocolate mousse with blueberry coulis

WINE
Hearty Creek cabernet sauvignon

GREEN TEA

If we all believed the hype, the chef cooking the daily specials at the LongLife Café (left) would be the busiest in town. But while all these foods do have something to offer, it's not as simple as just chowing down on the latest health-food fad.

Every other week, there's another revelation about the health-giving properties of a common foodstuff. If only we'd known sooner, we think, as we shovel in another mouthful of broccoli, olive oil or dark chocolate. Is it already too late to start?

'Miracle' foods come in pretty disparate incarnations. Blueberries, green tea, chocolate and fatty fish have all been touted as amazing sources of this, that or the other thing that's really good for you.

The magic is usually identified as a single component that fights symptoms of ageing and the causes of degenerative diseases, such as heart disease and cancer. In recent years there's been publicity over quercetin in red onions, apples, red wine and black tea; flavonoids in chocolate; antioxidants in blueberries and grapes; lycopene in tomatoes and watermelon; and isothiocyanates in broccoli and brussels sprouts.

The media reports that follow these scientific discoveries often declare the particular food has the highest levels of the new magic ingredient ever found. In the blink of an eye, that ingredient appears concentrated in a supplement, with advertising claims promising all but immortality. The reality is rather less exciting.

Lab tests can identify each component in food and even get them reacting with human cells in a test tube, but the problem is linking those results to real life. Most of the evidence so far has been gathered from observations of groups of people that link diet and lifestyle with health. Absolute proof of the links is difficult to establish. Scientists can't spend years feeding potentially harmful diets to people just to see how it affects them.

And there are always complicating factors: how do you decide on the relevance of other lifestyle and environmental factors, as well as genetic influences?

ANTIOXIDANTS AT WORK

Much of the focus on healthy foods concerns the way they combat harmful substances called 'free radicals', which are highly reactive oxidising agents. These are made in the body during normal metabolism and during exposure to infection, UV

light, pollution, radiation and even exercise. The body has 'antioxidant' enzymes and other defence mechanisms to neutralise the free radicals, but when more are produced than are neutralised, they can damage the body's cells.

This is where food comes in. Many of the substances called phytochemicals in fruit, vegetables and other plant foods have an antioxidant action and will neutralise the leftover free radicals so they're no longer harmful. Numerous studies have demonstrated an association between eating a lot of antioxidants, especially from fruit and vegetables, and a lower risk of cancers and cardiovascular disease.

GET IT IN A PILL?

But individual substances in foods don't always work on their own. Studies have shown when they're isolated out of food and concentrated as supplements, they don't seem to confer the same benefits. Studies of the antioxidants beta-carotene and vitamin E, for example, have failed to produce the anticipated benefits.

In fact, completely opposite negative effects have occurred, producing increased cancer and/or cardiovascular risk in some people. Current advice, therefore, recommends avoiding high doses of antioxidant supplements.

"I'LL HAVE A BEER AND A CHOCOLATE FISH, THANKS"

Though poor diet has a big effect on poor health, science is struggling to pin down exactly which ingredients in a good diet make the biggest difference to health. Alcohol, fish and chocolate have all been found to have positive effects, but fruit and vegetables seem to be emerging as the biggest heroes.

It seems increasingly likely that regular, generous servings of fruit and vegetables offer the most protection against the ravages of degenerative disease. Their magic comes not only from the vitamins, minerals and fibre in them but also from phytochemicals. Thousands of these chemicals, many present in only tiny amounts, are thought to have protective effects on our health.

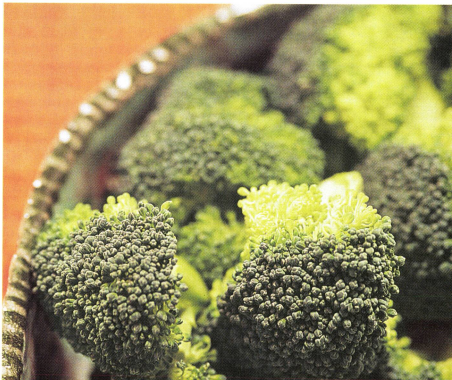
MORE THAN DIET

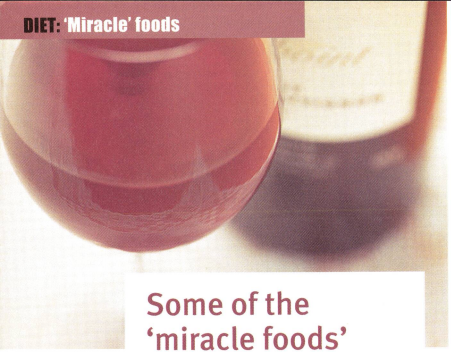
It's worth remembering that diet isn't everything. Failure to get enough exercise, getting fat, smoking and a genetic predisposition to certain diseases are also important.

Good food isn't a cure for or a guarantee against degenerative disease, but a good diet overall does

reduce the risk. If your family medical history increases your chances of getting heart disease or cancer, a good diet may slow the process or take you from high to moderate or low risk.

Other dietary factors can also make a difference. Saturated (animal) fats contribute to heart disease and some cancers. Charred and smoked meats, and those preserved with nitrates (bacon and corned meats), are known to be carcinogenic if eaten in quantity. Nuts and grains contaminated with the mould that produces aflatoxin are also known to cause cancer.





Some of the 'miracle foods'

ALCOHOL

Studies consistently show moderate drinkers (one to two drinks per day) have healthier hearts and live longer than either heavy drinkers or teetotallers. The antioxidants in red wine were originally thought to make the difference, but it now seems a moderate amount of any alcohol will do the trick.

However, the benefits of alcohol come within a very narrow intake margin. A little too much can do more harm than good and the benefits don't apply to everyone. Small, regular amounts of alcohol seem to do some good for middle-aged and older men and postmenopausal women, but there are more potential risks than benefits for younger people.

Binge drinking at any age can do serious harm. Drinking during pregnancy is risky for the baby. It's also best to avoid alcohol while breastfeeding.

Drinking a lot of alcohol can cause cancers in the mouth, throat, oesophagus and liver. It's also been linked with breast and bowel cancers, though the evidence isn't conclusive.

Beer contains B vitamins, especially folate. Links between low folate levels and heart disease are beginning to emerge. A diet rich in folate, which seems to affect factors that reduce the likelihood of blood clotting, may help prevent heart attacks.

While foods like legumes, vegetables, nuts, cereals, fruit and fortified cereal products are richer and better sources of folate, there's no denying you can also get some from beer.

CHOCOLATE

The prospect of chocolate being a health food might be the most exciting nutrition news ever. Cocoa beans contain flavonoids that seem to inhibit the effects of LDL — the bad cholesterol in the blood — and enhance the benefits of good cholesterol (HDL). The flavonoids may also have beneficial effects against cancer by stopping the oxidation of free radicals that can damage cells.

Dark chocolate has more of the flavonoids than milk chocolate, and white chocolate has none.

But chocolate also contains saturated fat and sugar. Small quantities as part of a good diet will do most people no harm and may have a small beneficial effect but, sad to say, there are better ways of getting antioxidants and flavonoids. Most fruit and vegetables contain rich quantities, without the disadvantages of fat and so much sugar.

TOMATOES

Lycopene is a red beta-carotene in tomatoes. Research suggests people who eat a lot of tomato-based foods have a reduced risk of cancer, especially prostate cancer. The association seems strongest with cooked and tinned tomatoes and tomato products. Lycopene has also been found in watermelon.

SOY

Soya beans contain protein and phytoestrogens called isoflavones that mimic oestrogen's effects on parts of the body and seem to lower blood cholesterol levels. It also seems that phytoestrogens may give some protection against cancer.

The effects come from soya beans, tofu, soy milk, yoghurt and flour, but not from soy sauce or soya oil.

But the effects of soy aren't without controversy. Some research suggests its hormonal effects aren't always beneficial and there's increasing evidence it may affect the thyroid function in some people. Research into the benefits and risks of soy is ongoing.

BROCCOLI AND SPROUTS

Brassicas include brussels sprouts, cabbage, broccoli, kale, cauliflower, bok choy and watercress. Research has shown people who eat a lot of brassicas appear to face a lower risk of cancer, particularly lung, stomach, colon and rectal cancers.

Broccoli releases sulphoraphane, which seems to activate anti-cancer enzymes in the lung and colon. In lab tests, sinigrin released by brussels sprouts seems to make colon cancer cells self-destruct.

SPINACH

The antioxidant action of lutein and zeaxanthin, found in spinach, other dark green leafy vegetables and green beans, seems to reduce the risk of developing macular degeneration, a very common cause of blindness in older people. It's too early to recommend how much to eat, but it seems the vegetables do help.

GARLIC

Sulphur compounds in garlic, onions, leeks and chives may inhibit blood clots, reduce blood cholesterol levels and blood pressure, and block the formation of some cancer-forming substances in the colon.

Observational studies of populations that eat a lot of onions and garlic show low rates of cancer and heart disease, but not enough large or long-term studies have been done to confirm any of these connections.

FISH

Omega-3 oils are found in oily fish such as salmon, tuna, warehou, dory, eel and sardines. They have possible protective roles against arthritis, hypertension, cancer and heart disease, and are thought to play a role in vision and brain development and function.

Observational studies have shown groups of people who regularly eat a lot of oily fish have lower rates of cardiovascular disease and stroke. This is because omega-3 oils prevent blood platelets from sticking together and onto artery walls, and also boost levels of HDL cholesterol in the blood.

TEA

Tea contains catechins. These are polyphenols, which plants use to protect their cells from ultraviolet light.

Though all tea contains them, green tea has higher concentrations of catechins that are more readily available for the body to use than black tea. In Japan, where green tea is popular, many studies suggest tea drinking has a positive effect on the heart. It's thought catechins may work by neutralising harmful free radicals.

Another flavonoid in tea, quercetin, is also in red onions, apples and red wine and has been linked with an improvement in lung capacity. It may also help to protect lungs against atmospheric pollution.

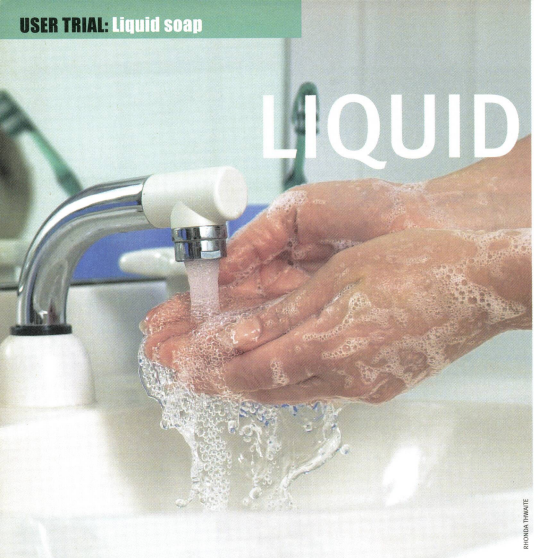
OUR VERDICT

There's growing evidence that food plays a big part in both causing and preventing degenerative diseases such as heart disease and cancer, as well as some of the other problems of old age.

Specific compounds with strong protective effects have been identified in many fruits and vegetables, but the science is incomplete and lots more good things may well remain undiscovered.

On current evidence it seems unlikely you'll get the same benefit from supplements: you need real fruit and vegetables. The greater the variety of them you include in your meals, the more likely you are to get the benefits. The general advice is to choose five or more servings of a wide variety of fruit and vegetables each day. Have them with every meal or as snacks during the day. But there are other things to consider too.

- If you're eating meat, choose small servings of lean cuts.
- Include nuts, legumes or soy products instead of meat several times a week.
- Use low-fat dairy foods.
- Use poly and monounsaturated oils like olive, canola, soy, sunflower or other seed or nut oils instead of butter or other animal fats.
- Eat two servings of oily fish a week.
- Choose wholegrain breads and cereals. Aim for six or more servings a day.
- Limit alcohol to one or two drinks a day and don't binge drink. Have alcohol-free days on a regular basis.
- Avoid regularly eating charred, smoked and preserved meats.
- Keep fit by doing regular physical exercise.
- Be careful not to gain too much weight.
- Don't smoke. ■



RHONDA TIWANTE

LIQUID SOAP

Liquid hand wash is less messy than soap, but costs a bit more to use.

IN A NUTSHELL

- **Liquid soap costs** *about the same as the same amount of normal soap, but since you'll use more each time, it ends up more expensive.*
- **You're unlikely** *to need antibacterial ingredients for home use; see far right for why.*

WHAT TO TRY

These seven liquid soaps scored significantly higher than average overall. They're profiled in rank order, with some trialists

All the top seven hand washes cost around $1 or more for 100 mL. Most of the cheaper products — 60 cents or less per 100 mL — came a fair way down the table (see page 26). The three supermarket 'no name' brands (costing around 30 cents per 100 mL) came bottom. And the **NUTRIMETICS Nutri-Soft Organic** wash, at a staggering $4.43 per 100 mL, was rated only just above them.

PALMOLIVE SOFTWASH ALOE VERA WITH CAMOMILE

Price per 100 mL: $1.00

- "Easy to lather and creamy."
- "Left hands feeling rather pleasant and soft."
- "Not an overpowering fragrance — very nice."

CUSSONS PURE PASSIONFRUIT AND PEAR

Price per 100 mL: $0.88

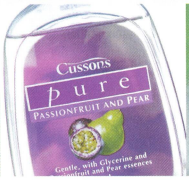
- "Great fragrance" — best ensure *you* like it, however, as a few trialists commented that the "scent lingered for hours".
- "Not too runny. Didn't leave hands feeling dry or sticky."

DOVE CREAM WASH

Price per 100 mL: $1.63

- "Light in fragrance, creamy to use and left the hands feeling soft."
- "Not a lot was needed for a good rich lather that easily cleaned gardening dirt. The aroma was pleasant and lasted." (So again, better check you like it.)

NICHOLA TIWANTE



Liquid hand washes have quickly become popular in Aussie homes — they're convenient, don't generate soap scum, and (if you care about these things) the containers can be co-ordinated to match your bathroom decor.

We asked 250 CHOICE Home Testers to trial 30 widely available liquid soaps, to help you find one you might like without trying them all.

Trialists generally liked liquid soaps with a floral, fruity, citrus or sweet fragrance; velvety, creamy, smooth or thick texture; and rich, bubbly, creamy or foamy lather. They also liked a smooth, moisturised or refreshed effect on their hands. The profiles, below, include some trialists' comments, and the table (page 26) has some descriptions of some of the liquid soaps, to help you choose.

How does it compare with soap?

Most trialists liked the convenience and reduced mess of liquid soap. It doesn't go mushy in the dish or generate scum, and it cleans and costs about the same as equivalent brands of soap. But since there's a metered dose you'll tend to use more per wash, so in the long term it'll end up costing more.

What's in it?

Apart from a lot of water, liquid soap typically consists of cleansing and foaming agents, which are detergents (not soap, despite the popular name) and so tend to dry the skin — some more so than soap, depending on type and quantity. To counteract this effect moisturisers and skin conditioners, such as vitamin E, aloe vera and glycerine, are added, but often in such low concentrations that they do little or nothing.

Other ingredients may include thickener, preservative, colours and fragrances.

pH balanced and other claims

Healthy skin is slightly acidic (pH 5.5) because of the sweat and sebum it secretes. These substances protect it against the environmental influences it's subjected to, and also guard against harmful micro-organisms that can cause infections.

Washes that are 'pH neutral' or 'pH balanced' are neutral (pH 7) to slightly acidic and are claimed to be less irritating than soap, which is a bit alkaline. But both soap and liquid soap temporarily affect the skin — as even washing with water alone does.

Another claim is 'dermatologically tested'. All liquid hand washes are, so the claim means nothing. If you tend to have sensitive skin, you may want one labelled 'fragrance-free', as the best-known irritants are fragrances.

Is antibacterial better?

An antibacterial agent such as triclosan might kill more bacteria (good *and* bad) than ordinary soap, but washing your hands well with a normal liquid or solid soap will remove all the germs most people need to.

What's more, some scientists are concerned that increased use of antibacterial ingredients may help cause increased resistance to them. If such resistance became widespread, it could be disastrous — say in areas of hospitals where the use of antibacterial products is required.

comments. Prices are those we paid for a pump-pack, converted to a unit price for 100 mL for comparison.

HEALTH BASICS ANTI-BACTERIAL SORBOLENE

Price per 100 mL: $1.13

- Most trialists liked the scent: one "loved the smell and lather", another "didn't feel like a bouquet of flowers after using it", but one said it "leaves you smelling like a doctor's surgery".
- A few trialists commented that it left hands "drier than usual after use".

PALMOLIVE SOFTWASH SEA MINERALS WITH GLYCERIN

Price per 100 mL: $0.99

- "Nice to use, washed off easily and left hands feeling smooth and refreshed."
- "Fresh, clean fragrance although didn't lather well."

SOFT AS SOAP ESSENTIAL OILS ROSE & SANDALWOOD

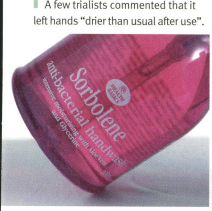
Price per 100 mL: $1.08

- "Only a small amount required for a good wash."
- "My hands felt moisturised and not dry ... clean and refreshed."
- Most trialists liked the fragrance, but one suggested, "It may be a bit rosy for some."

SOFT AS SOAP NATURALS OCEAN MINERALS

Price per 100 mL: $1.08

- "Pleasant fragrance", but again some trialists commented that it lingers.
- "Smooth but a little runny" texture.
- "Left my hands feeling smooth and soft."



CHOICE HOME TESTER

THE TRIAL

We bought 30 widely available liquid soaps and transferred them into small bottles, so the trialists — 250 CHOICE Home Testers — wouldn't know which brand they were using. Each brand was tested by about 50 trialists.

Each home tester received six different washes. They used each one for a day and then filled in a questionnaire about the fragrance, texture, lather, cleaning effectiveness, ease of rinsing and how their skin felt afterwards. They also gave it an overall rating, which is shown in the table.

Thanks to all of you for your help.

Brand (in rank order)	Overall score (%)	Representative comments	Price per 100 mL ($)*
PALMOLIVE Softwash Aloe Vera with Camomile	71	Floral fragrance, creamy texture and lather	1.00
CUSSONS Pure Passionfruit and Pear	70	Citrus fragrance, thick texture and lather	0.88
DOVE Cream Wash	69	Floral fragrance, creamy texture and lather	1.63
HEALTH BASICS Anti-bacterial Sorbolene	68	Floral fragrance	1.13
PALMOLIVE Softwash Sea Minerals with Glycerin	68	Nothing significant	0.99
SOFT AS SOAP Essential Oils Rose & Sandalwood	68	Floral fragrance	1.08
SOFT AS SOAP Naturals Ocean Minerals	68	Smooth texture	1.08
CUSSONS Carex Anti-bacterial Aloe Vera	66	Herbal fragrance	1.12
CUSSONS Pure with Chamomile	65	Nothing significant	0.80
HEALTH BASICS Vitamin E Plus Anti-bacterial	65	Herbal fragrance	1.13
PALMOLIVE Softwash Anti-bacterial	65	Medicinal fragrance	1.22
PALMOLIVE Vitamins	64	Fruity, citrus fragrance	1.28
BAYLIS & HARDING Citrus Cocktail Lime Fizz	63	Fruity, citrus fragrance	0.80
TOILETRIES ON TAP Papaya	63	Fruity, sweet fragrance	1.20
FIVE STARS Almond Milk	62	Nothing significant	0.60
SOFT AS SOAP Antibacterial with Aloe Vera	62	Nothing significant	1.34
CUSSONS Carex Anti-bacterial	61	Nothing significant	1.12
DETTOL Antibacterial	61	Herbal, medicinal fragrance	1.33
GUARDTEX Antibacterial Orange	60	Citrus fragrance, runny texture	0.43
ST JAQUES Rose	60	Floral fragrance	0.40
TOILETRIES ON TAP Aloe Vera	60	Nothing significant	1.20
FIVE STARS Sea Minerals	59	Runny texture	0.60
LOTUS	59	Floral fragrance	0.60
NATURES ORGANICS Relax	58	Gluggy, thick texture	0.92
REDWIN Foaming Sorbolene with Tea Tree Oil	58	Medicinal fragrance	0.88
BAYLIS & HARDING Citrus Cocktail Pink Grapefruit	57	Fruity fragrance	0.80
NUTRI-METICS Nutri-Soft Organic	57	Nothing significant	4.43
BLACK & GOLD Creme Wash	54	Watery, thin texture and watery lather	0.28
SAVINGS Creme Wash	54	Thin texture and lather	0.28
HOME BRAND Creme Wash	51	Runny and thin with thin, watery lather	0.28

* *Prices are those we paid for a pump pack, converted to a unit price per 100 mL for comparison.*

MONICA STEVENS, FROM PENSHURST, NSW

"Bar soap is too big for children to handle, is slippery and I was worried they might eat it. Liquid soap is convenient in a pump, lasts a long time, doesn't leave soap scum and I tend to buy refill packs when on special."

LYNDELL HUSKINS, FROM BAULKHAM HILLS, NSW

"For general everyday use, bar soap is more economical for a family, but liquid soap is a nice alternative when guests are in the home."

WHAT'S THE ENVIRONMENTAL IMPACT?

Soap's better for the environment, as liquid washes contain synthetic detergents as cleansing agents. And, of course, there's the packaging (although some soaps also have a lot). For every liquid soap sold, a bottle or tube has to be manufactured and disposed of after use. So choose packaging made of plastic materials you can recycle, or refillable bottles — but if you're refilling, clean and dry the bottle first.

INCOME PROTECTION INSURANCE WARNING

Have your income protection insurance premiums increased more than the rate of inflation this year?

We've heard about one consumer who was hit with an increase of 43%. This is astonishing because the premium for his policy was determined when he took it out and can only be increased in line with the Consumer Price Index (CPI). The only way his insurance company can increase premiums by more than the CPI is to apply it to an entire 'class' of business, such as all white-collar workers.

It's important to have income protection if you have dependants and/or large financial commitments. It pays a regular income stream if you're unable to work due to illness or injury.

Policies were heavily promoted by insurance agents in the mid 1990s and many contained definitions of disability that were very fair to the person insured. Now some insurance companies are losing money on their income protection business.

We're concerned insurers are pushing premiums up to force consumers out of policies with good coverage into cheaper ones with inferior coverage.

If your premium has increased significantly:

- Contact the company and ask for written justification of the increase.
- Try to keep paying the higher premium if you can, particularly if you have health problems that could be considered pre-existing medical conditions if you shift to a new policy.
- If an insurance agent or company recommends a cheaper policy, make sure you fully understand how it differs from your existing policy in terms of its definition of disability, coverage offered and exclusions.

If in doubt, contact a consumer credit legal service or Legal Aid in your state, or seek independent legal advice.

PHOTOS: RHONDA TINKATE

FIXED LOAN PAIN OR GAIN?

Fixed-rate loans can secure you a low interest rate, but what if you need to bail out before the term is up?

Just over a year after securing a five-year fixed loan, Nigel and Sara needed to change lenders as they weren't happy with the way their bank manager was handling their business. "They offered us an inadequate overdraft for our thriving small business," said Nigel.

In October 2000 their bank quoted a fee of $510 for early termination of the $350,000 loan. In March 2001, when the transfer took place, the couple had to pay an extra $15,875.

The reason? Interest rates had dropped. When you take up a fixed-rate loan your lender buys the money on the wholesale market for a set rate. If interest rates drop and you want to get out of the loan early, they make a loss because they're stuck paying for the loan at a higher rate than they can now lend at — and they pass it on to you. "Just over 1% decrease cost us dearly," bemoaned Nigel.

So make sure your lender clearly sets out the costs involved in getting out early before you sign up for a fixed loan. "I thought five years was nothing when we planned to have the house forever, but bank managers change and often not for the better," said Nigel.

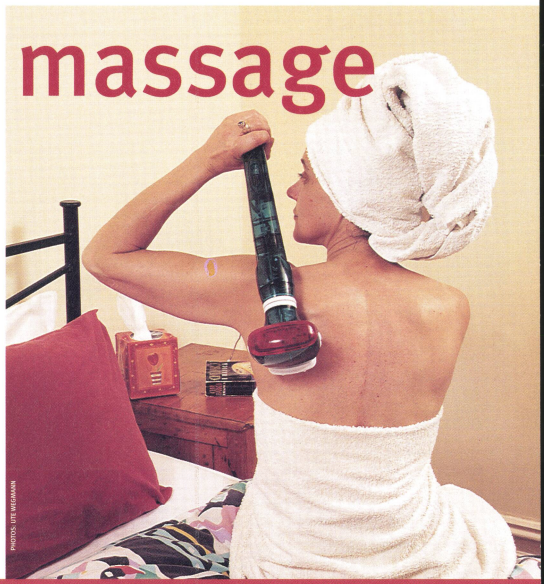
New form of managed fund: ETF

Exchange-traded funds (ETF) recently became available for Australian investors. They work like managed funds but are listed on the stockmarket and can be bought and sold through stockbrokers, like shares. While you have to pay brokerage you don't need a prospectus to buy them.

Most ETFs are index funds following an index like the All Ords. Their advantage is that they have no upfront and very low ongoing fees.

DIY massage

Do the new home massagers really help you relax after a tiring day?



PHOTOS: UTE WEYMANN

IN A NUTSHELL

- Our trialists were generally disappointed with the 12 handheld massagers in the trial: overall they'd be unlikely to buy one.
- Many thought the whole idea of massaging yourself was a bit self-defeating: holding the massager makes one part of your body tense while you're trying to relax another.

What to buy

If you think a stick massager is for you (perhaps you have a partner willing to help) the three profiled here were rated better tha Sydney retail outlets, rounded to the nearest $5.

HOMEDICS THERAPISTSELECT PROFESSIONAL PERCUSSION MASSAGER PA-1

Price: $105
Manufacturer/distributor: Hagemeyer
Rated 'very good' overall.

GOOD POINTS

- Reasonably strong massage intensity.
- Fairly comfortable handle.
- Very easy to operate controls.
- Dual pivoting heads with three types of attachment.
- Speed control.

BAD POINTS

- Comparatively heavy (1.2 kg).
- Comparatively expensive.

TRIALISTS' COMMENTS

"A substantial machine that feels like it's doing some good."
"Very nice massage with the two softer attachments, but awkward to handle."

HOMEDICS INFRA TECHPRO ADJUSTABLE INFRARED BODY MASSAGER IR-600

Price: $50
Manufacturer/distributor: Hagemeyer
Rated 'good' overall.

GOOD POINTS

- Infrared heat function.
- Good weight (570 g) and balance.
- Fairly comfortable handle.
- Good reach.
- Six attachments.

BAD POINTS

- Only moderate massage intensity.
- One speed only.

TRIALISTS' COMMENTS

"Massage with heat is good; heat only is poor."
"Light. Not too intense. Doesn't shake around much."

Wouldn't it be great if you could enjoy a good massage whenever you want, at home, without the need for an appointment and the ongoing expense of a professional massage therapist? The trialists who assessed handheld massagers for us certainly thought so, but overall the 12 models they trialled didn't live up to all their expectations.

Disappointing

Quite easy to use they were, yes, but would the trialists buy the massagers they used? More likely not. Even the three most popular models scored only an average 'might buy' in our five-point 'likely to buy' question. 'Quite unlikely' or 'very unlikely' to buy were the average verdicts for most other models.

The trialists had expected the massagers to:

- Have a good reach for getting to various parts of your body yourself.
- Have a decent 'non-gimmicky' attachment for a strong, concentrated massage.
- Have variable speed to control the massage intensity.
- And, importantly, give you a strong but not uncomfortable massage, but be light enough to hold comfortably.

Not one massager in the trial satisfied all these requirements. Even the top-rated **HOMEDICS TherapistSelect Professional Percussion Massager** let down half the trialists, who thought it was too heavy and its reach could be better. The next-best models scored better in this respect, but their massage was weaker.

Intensity, weight, heat and cold

If you like a strong and intensive massage, you'll have to put up with relatively heavy equipment. As one trialist said: "A massager's good to wind down after work, but best with a partner to do it for you, as they're so heavy." The **HOMEDICS TherapistSelect,** as well as the **REMINGTON Sports Double Action Thump** and **SUNBEAM Therapeutics Power Body** massagers, were considered best for giving a strong massage, but they weigh more than 1 kg (the latter two almost 1.5 kg).

Some massagers also have an infrared heat function. You can use it alone, but the trialists generally liked it better in combination with a massage.

The verdict

Some trialists thought a stick massager was simply ineffective at relieving sore muscles and tension. "Frankly, they don't compare with a genuine massage — they're just topical and don't really address any sore or tight muscles very well," said one.

Others found the whole concept of massaging yourself a bit of a contradiction in terms. "It's hard to relax when you're using the massagers — you're tensing up your arms at the expense of helping another area," was a typical comment. Another trialist was worried she'd strain her hand, wrist or arm when gripping and using the massager.

So the overall verdict is disappointing. These stick massagers won't give you the benefits of a professional treatment. The ones that give relatively strong massages are generally heavy — probably more effective if you can get your partner to use it on you. ■

THE TRIAL

Our thanks to the 15 trialists who assessed and rated the massagers. They used them for the recommended time (10–15 minutes at a time, around 30 minutes in total) on all settings and with all relevant attachments, except those for scalp and face massage. Then they gave an overall rating and indicated how likely they'd be to buy each massager.

he rest. Prices vary from shop to shop. These are average prices from

REMINGTON SPORTS HOT COLD MASSAGER MA402

Price: $120
Manufacturer/distributor: Remington
Rated 'good' overall.

GOOD POINTS

- Hot and cold settings.
- Two speeds.
- Cordless.

BAD POINTS

- Only moderate massage intensity.
- No attachments (but four massager surfaces).
- Comparatively expensive.

TRIALISTS' COMMENTS

"Too heavy (850 g) and doesn't reach the spots I need it to, but it's not bad if you have someone else to lend a hand."

"Heat and cool both achieved comfortable temperatures quickly."

WHAT ABOUT THE REST?

- Rated 'OK' overall, but trialists generally 'quite unlikely' to buy them: **BREVILLE Stressless Multireach Plus HM500** ($55, with heat), **BREVILLE Stressless Tapping Massager TM100** ($50, cordless), **DR FEELGOOD by Mistral Infrared Heat Therapy Massager DFHM10** ($40), **DR SCHOLL'S Body Contour Massager DR7530** ($40), **REMINGTON Vigoro Plus MA302** ($50, with heat), **REMINGTON Vigoro Ultra MA303** ($55, with heat) and **SUNBEAM Therapeutics Power Body Massager VB5800** ($90, with heat).
- Trialists preferred the stronger massage intensity of the **REMINGTON Sports Double Action Thump Massager MA410** ($130, with heat), which they rated 'OK' as well but 'might buy'.
- The **DR FEELGOOD by Mistral Thumper Massager DFHM50** ($90) was rated worst overall, with trialists 'very unlikely' to buy it. Some trialists disliked the shape of the head and found it heavy.

IF PAIN PERSISTS ...

... see a professional massage therapist, physiotherapist or doctor for an assessment. The Association of Massage Therapists NSW suggests you see a professional massage therapist if you aren't getting the desired results from using a massager, or you find you need to use one regularly.

VINEGAR

It adds zing to your salad and keeps those pickles pickled. Can vinegar also help you lose weight and lower your cholesterol?

PHOTOS: Jamie Maxwell

IN A NUTSHELL

- **Traditional balsamic vinegar** *is made only in the Modena region in Italy and takes 10–20 years of fermentation and aging to be ready for sale. Depending on how long it's aged, it can also be very expensive. What we buy as balsamic vinegar is almost all commercially made — fermented and ready to use in about a year.*
- **Various health claims** *are made for vinegar, with apple cider vinegar in particular taking up a lot of space in health/food shops. None of these claims appears to be backed up by evidence (see* Health myths, *far right).*

Vinegar was accidentally discovered when wine was left for too long and fermented to form vinegar. The natural sugars ferment into alcohol through the action of yeasts, and another fermentation stage turns the alcohol to vinegar.

Vinegar can be made from just about anything that contains sugar. Most have a fruit alcohol base, and the name tells you what it's made from — apple cider vinegar from apples, red wine vinegar from red grapes and so on.

It's also a very good preservative, due to its high acidity — most bacteria don't grow in acidic media. This is why it's traditionally been used for pickling and for preserving vegetables and even fruit.

TYPES OF VINEGAR

Balsamic vinegar: There are two types, traditional and commercial, and one way you can tell the difference is the price. Traditional balsamic vinegar is made by a very labour-intensive, lengthy process, from white trebbiano grapes in the Modena district in Italy. They undergo a very long fermentation process, which is followed by an aging process in casks, similar to wine. As it ages it concentrates further and is moved into casks made of various types of wood.

Production of traditional balsamic vinegar is governed by the Consortium of Producers of the Traditional Balsamic Vinegar of Modena. The vinegar is run through a blind taste test by five experts before being given the seal of approval for sale. It reaches this point only after 10–20 years. Depending on how long it's been aged, traditional balsamic vinegar can be very expensive — we found a 250 mL bottle that had been aged for 20 years for $336.

Commercial balsamic vinegar is made in a similar way, but has a much shorter fermentation period of about 12 months as well as a much shorter aging time, so it won't have as syrupy a

texture. This is mostly what you'll find on sale in Australian supermarkets. It's often referred to as balsamic vinegar of Modena, as opposed to 'traditional' balsamic vinegar.

Balsamic vinegar can be used as a salad dressing, or served with vegetables or fruit.

- **Apple cider vinegar**: Made from apples, this has many health benefits attributed to it — see *Health myths*, far right. It can be used as a substitute for rice vinegar in Chinese cooking, as a salad dressing or for preserving.
- **Malt vinegar**: Malted barley is made into a beer-like substance before undergoing a second fermentation into vinegar. It may have caramel colouring added. It can be used for pickling, and is the vinegar usually served with fish and chips. It's also used to make Worcestershire sauce.
- **Rice vinegar**: Widely used in Asia, it's made from fermented rice. It has a very mild flavour, and is used in dressings or as a replacement for white wine vinegar. It can be used in sweet and sour recipes, in soups and sushi.
- **White wine vinegar**: Made by the fermentation of white grapes, it can be used as the basis for a salad dressing, in mayonnaise or hollandaise sauces, and as the basis for flavoured vinegars such as herb or fruit-steeped vinegar.
- **Red wine vinegar**: Made by the fermentation of red grapes. It can be used in the cooking of beef, lamb or game by adding it to the juices in the pan.

FLAVOURED VINEGARS

- **Raspberry vinegar**: This is made by soaking raspberries in white wine vinegar. When the desired flavour is reached, the vinegar is drained off the raspberries. It can be used to dress fruit salad or as an ingredient in salad dressing.
- **Herb vinegar**: You can make it by adding herbs to white wine vinegar: rosemary, dill and tarragon all make good herb vinegars. You can make garlic or chilli vinegar the same way.
- **Vinaigrette:** This is a mixture (emulsion) of vinegar and oil, usually olive oil. Any number of flavours (such as mustard or chives) may be added, and ingredients such as onions and garlic will help keep the mixture from separating. It can be used as a salad dressing or served with steamed fish or hot vegetables.

NUTRITIONALLY SPEAKING...

Unflavoured vinegar is almost entirely water, and has about 5 g of acetic acid per 100 mL. It has very few kilojoules (about 60 per 100 mL) and no fat, sodium or cholesterol. As such, it makes a very good alternative to fat or salt for flavouring dishes such as salads, fruit and vegetables. ■

Health myths

Apple cider vinegar has been used a very long time to treat several ailments, and has also been hailed as a miraculous weight-loss aid. So is there any basis to the claims?

While there's some anecdotal evidence that vinegar can work for certain ailments, it's yet to be proven scientifically. The Vinegar Institute in the US (yes, there really is one) says it's unaware of any research to substantiate claims that vinegar has medicinal qualities — refreshing honesty, given that one of its aims is to promote the sale of vinegar.

As an old remedy, vinegar is said to be a cure for digestive problems and to help arthritis, and these days it's even claimed to reduce cholesterol. There's currently no scientific justification for these claims.

So we don't really know why there's so much space on healthfood store shelves devoted to apple cider vinegar. Most of the bottles we bought don't even make any health claims, although one does say Hippocrates used it for "its amazing cleansing and healing and energising qualities".

Many of the bottles also promoted the fact that they were unpasteurised, so that they still contained the 'mother' (see below). This is just cellulose, a type of carbohydrate generally found in plants, and we've not come across any research to suggest it's a miracle ingredient. The bottles we found in healthfood shops ranged from $3.25 for a 475 mL bottle to $7.75 for 946 mL.

As for the weight-loss claims, it's the same old story — the only way to lose weight is to exercise and eat less food. There are no miracle weight-loss products, and vinegar is unlikely to help you to lose weight.

Sipping apple cider vinegar, or any vinegar for that matter, isn't going to do you any harm. However, don't rely on it as an alternative to proven methods of treatment for the above conditions, such as changes to your diet and lifestyle.

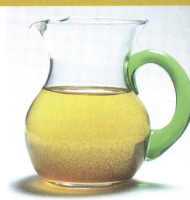
HOW LONG DOES IT LAST?

Due to the acidic nature of vinegar it has an indefinite shelf life and doesn't require refrigeration. Coloured vinegar may become cloudy with time, but this is just an aesthetic change that won't affect the quality of the vinegar.

MOTHER OF VINEGAR

You may have heard this rather odd term and wondered what on earth it means. It's actually cellulose, which is a natural carbohydrate, formed by the bacteria that create the vinegar. Pasteurisation will prevent the 'mother' from forming in an unopened bottle, but after it's been opened and stored for a while you may see it. It's perfectly harmless and can be filtered off.

Many apple cider vinegars, particularly those bought in healthfood shops, promote the fact that they contain it. See *Health myths*, above, for more on this.



Enough to put you off your lunch...

The Australia New Zealand Food Authority recently released results of a study conducted on food-handling practices in food businesses in Australia. The news wasn't entirely encouraging.

Although the survey showed the majority of businesses surveyed knew about and were implementing safe food-handling practices, a few disturbing results have serious ramifications for potential food-poisoning outbreaks.

- 26% of food businesses didn't offer staff any training in food safety.
- 21% of businesses didn't know the correct temperature for storing cold food in order to prevent food-poisoning bacteria multiplying (below 5°C), while 23% didn't know the temperature for storing hot food (60°C or above).
- Even more disturbing was that 9% of businesses said they had staff who didn't wash their hands when necessary, while 17% didn't even have sufficient hand-washing facilities for staff: 14% had no running warm water and 7% didn't make soap or hand cleanser available.

Compulsory food safety standards are currently being phased in which — hopefully — will help food businesses to be aware of their obligations to follow proper food-handling practices. Hopefully, too, state health authorities will enforce these standards.

Now, what's for lunch today? ...

VANESSA MARSHALL

What's seafood extender?

Also known as surimi, it's fish that's ground into a paste and has stabilisers, binders, flavours and colours added to it, before being formed into shapes that imitate other seafood, particularly shellfish. Some products with slightly higher quality aspirations also contain a portion of the real shellfish.

Surimi is generally lower in cholesterol than the regular seafood, but has similar amounts of fat. If you're short of the real thing you could use it as a replacement for things like lobster, crab, shrimp and scallops in recipes.

TIP

Cleaning your cutting board in soapy hot water is fine to remove most bugs, but let it dry before reusing it — drying's important to kill even more.

CONSUMER NZ

A BOUQUET TO AQIS

Credit where it's due — and so to the Australian Quarantine and Inspection Service (AQIS). It stopped some shipments of Dilmah green tea because the packaging made claims about health benefits — current food regulations don't allow such claims on food products in Australia. The packaging has been redesigned to remove the claims.

So while some products entering Australia are being forced to abide by our requirements, unfortunately the same can't be said for all of those made here. Many are getting away with packaging statements that appear (to us, at least) to be health claims. The state health authorities whose role it is to regulate claims could do with taking a leaf out of AQIS's book.

PHOTOS: VANESSA MARSHALL

Tidying the yard

Is a garden blower/vac worth the noise and mess or, compared with a broom and rake, just a load of hot air?

IN A NUTSHELL

They're much faster *at blowing leaves than sucking them up — for most gardens you're probably better just to get a blower (or just use a rake and broom).*

You can use these machines for blowing, vacuuming and mulching leaves and lightweight garden refuse — maybe for sucking up leaves from a formal garden, say, or for blowing paths clear in a large leafy one.

Overall they work better as blowers. You need to convert the machine to vacuum mode to pick up the leaves and other bits and pieces, which in many cases is a hassle. And while they can mulch small sticks and leaves, they can't cope with larger things like large sticks, empty cans or cigarette packets, so you have to pick these up first. It's generally not hard to fix a jam if you do suck up something too big (except on the **RYOBI RGBV3100**), but it's a nuisance.

If all this sounds like a lot of bother but you have a garden with a lot of leaves, you could just buy a blower, use it to blow the leaves into a pile and pick them up by hand or with a dustpan. With the **STIHL** and **ECHO** models tested you need to buy the vac separately anyway.

All the models make a lot of noise, especially when vacuuming, so you'll need to invest in ear protection if you plan to use one. Unfortunately the models that worked the best were also the noisiest. And think of your neighbours: don't use one too early or late. Blowers can also shower the user with leaves and dust, so don't use one near the washing line.

The hassle

Most tested models (all but the **RYOBI**, **MAKITA** and **DOLMAR**) require a tool to convert them from a blower to a vac, and all except the **RYOBI**, which has a lever that you simply flip over to redirect the airflow, are a bit tricky to convert.

Typically, to change one from a blower to a vac, you prise open the fan cover using a screwdriver, insert the vacuum tube and secure it in place with a wing nut, undo the wing nut on the blower tube and replace it with the vacuum bag, then retighten the nut.

The verdict

Overall, they're noisy but good at blowing, less good at vacuuming. They're quicker on hard surfaces than on grass, except with wet leaves, which they manage better on grass (although still not particularly well).

ON TEST

Seven petrol blower/vacs that also mulch. We tested their performance, safety and ease of use. All the models worked well; see the profiles, page 34, for differences between them.

WHAT TO BUY

Overall:

STIHL BG65 $425*

* *$515 with vacuum attachment*

For ease of conversion:

RYOBI RGBV3100 $389

The **STIHL BG65** was equal best for performance and easy to use. If you'll want to convert regularly from a blower to a vacuum and vice versa, the **RYOBI**'s the easiest, but it's bulky and heavy.

Profiles

All the tested models worked well and are profiled below. Prices are recommended retail, as supplied by manufacturers in February an

STIHL BG65

Price: $425 for blower; $515 with vacuum attachment.

Very powerful, but comparatively noisy. The length of its blower tube is adjustable. While the controls are good, it's fairly difficult to convert from a blower to a vac and requires a screwdriver to remove the collection bag. It jammed more easily than other tested models, and in blower mode the air intake tends to suck onto left-handers' clothing.

RYOBI RGBV3100

Price: $389

Combined blower/vacuum.

Powerful, though a bit slow as a blower — the air's concentrated in a fairly small area — with a suction tube shaped so as not to suck onto the ground in vacuum mode. It's easy to convert by flipping a lever, but big, fairly bulky and heavy, with the smallest collection bag tested. It also vibrates more than most tested models, the front handle tends to flex and if the fan blocks it's difficult to free up.

McCULLOCH BVM 240

Price: $399

Blower: vacuum attachment included.

Very powerful but comparatively noisy, and the very short suction tube tends to suck onto the ground more in vac mode than most other models tested. Overall it's the equal hardest to use, particularly because its throttle position makes it hard to adjust the speed (see *What to look for*, below right, for details). It's also quite difficult to convert.

	PERFORMANCE				SPECIFICATIONS				
Brand / model (in rank order)	**1 Overall score** (%)	**2 Performance score** (%)	**3 Ease of use score** (%)	**4 Noise** (dB in vac mode; for user / at 7.5 m)	**Dimensions** (L x W x H, cm)*	**Weight** (kg)*	**5 Measured bag capacity** (kg)	**Warranty** (years)	**Origin**
STIHL BG65	74	80	68	100 / 76	98 x 23 x 34	4.3	5.0	1 **(B)**	US
RYOBI RGBV3100	71	75	66	93 / 83	116 x 24 x 47	5.5	3.5	1	US
McCULLOCH BVM 240	70	80	60	100 / 86	95 x 25 x 36	4.9	4.5	1	US
WEED EATER BV2000 Barracuda **(A)**	70	80	60	98 / 85	96 x 25 x 36	4.9	4.5	1	US
ECHO PB-2105	69	70	68	96 / 79	104 x 29 x 34	4.6	6.0	5	US / Japan **(C)**
DOLMAR PBV250	69	65	72	92 / 78	118 x 31 x 34	4.3	4.5	1	Japan
MAKITA RBLV250	69	65	72	92 / 78	118 x 31 x 34	4.3	4.5	1	Japan

* *Dimensions and weight as a blower; dimensions are rounded to the nearest centimetre.*

** *Prices are recommended retail, as supplied by manufacturers in February/March 2002, except for the McCulloch and Weed Eater, where they're the price we paid.*

(A) *This model has been discontinued, but you may still find it in shops.*

(B) *Two years if service recommendations are followed: a Stihl dealer must stamp each service coupon; the first service after four hours' use or one month is free.*

(C) *Assembled in US, motor from Japan.*

1 Overall score

Performance and ease of use contribute 50% each.

2 Performance score

We converted the time it took to clean up the test area to a score.

3 Ease of use score

We assessed the following, all weighted equally:

- Ease of converting from blower to vacuum.
- Ease of using the controls.
- Ease of emptying the collection bag.
- General ease of use as a blower.
- General ease of use as a vac.

4 Noise level

We measured noise in vac mode from both the user's position and 7.5 m away — vacuuming is generally noisier than blowing. The noisiest models are about as loud as a pneumatic drill, which is why you need to use ear protection, plus most areas have restrictions on the times of day you can use them.

5 Measured bag capacity

Your bag won't always hold this weight when full — the exact weight will depend on what's collected and how dry it is. However, all the catchers were tested in the same conditions, so the results give a comparison of how much of the same debris they pick up.

March 2002, except for those of the McCULLOCH and WEED EATER, where it's the price we paid.

WEED EATER BV2000 BARRACUDA

Price: $369

Blower: vacuum attachment included.

Very powerful but comparatively noisy, and the very short suction tube tends to suck onto the ground more in vac mode than most other models tested. Overall it's the equal hardest to use, for the same reasons as the **McCULLOCH**.

ECHO PB-2105

Price: $434 for blower; $544 with vacuum attachment.

Not as powerful as most others tested and slower as a blower, especially on grass, although the suction tube's shaped so as not to suck onto the ground and the dual throttle control is very good (see *What to look for*). It has the largest bag capacity, but is the hardest to convert, vibrates more than most, and in blower mode the air intake tends to suck onto right-handers' clothes.

DOLMAR PBV250/MAKITA RBLV250

(These two models are exactly the same — we tested the **MAKITA**. They're also available just as a blower: **PB250** and **RBL250** respectively.*)*

Price: $469

Blower: vacuum attachment included.

Not as powerful as most others tested and slower as a blower, especially on grass, but they're also the least noisy. They're the easiest to use, with no tool needed to convert to a vac, although in blower mode they're the worst for the air intake tending to suck onto clothing (with right-handed users).

Manufacturer / distributor	Price ($)**
Stihl	515
Ryobi	389
Electrolux	399
Electrolux	369
Allpower Industries	544
Makita	469
Makita	469

PETROL VS ELECTRIC

You probably already own some electric or petrol-powered garden appliances. Adding a garden blower/vac to your collection increases the burden on the environment much more than simply using a broom or rake. Petrol blower/vacs are currently the most popular kind, but they're also more polluting than electric. If you've signed up for green power, though, an electric model could be a good choice.

Safety

Always use eye and ear protection, and keep children and pets away.

On all models with a fan cover (all except the **RYOBI**), the motor continues to run when the cover is opened, which could cause a serious injury — never convert the machine or try to clear a blockage with the motor running.

While you don't have to open a cover on the **RYOBI** to convert from one mode to another and an adult hand can't reach the fan area, a child's could, so don't leave it running.

What to look for

A model that's comparatively light, quiet and doesn't vibrate too much.

Comfortable handles, with controls that are easy to reach and use. Some models (the **ECHO** we tested) have dual throttle control, which gives you a trigger on the handle for speed adjustment, plus a lever that can be set to the desired speed. Some models have a trigger you need to hold down constantly unless it's set to full (the **STIHL**, **MAKITA** and **DOLMAR** models in this test), and others only have a throttle lever on the motor, which means you need both hands — one to hold the blower and one to change the throttle — to adjust the speed (as on the **WEED EATER**, **McCULLOCH** and **RYOBI**).

Long enough suction and blower tubes to minimise stooping.

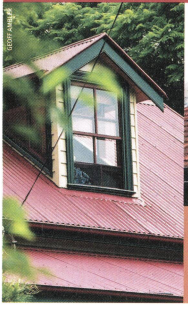
A reasonably sized collection bag — if it's too small you need to empty it a lot; too big and it gets heavy — that's easy to empty, with a large zip.

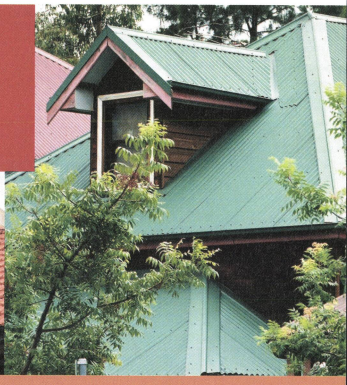
Easy conversion from blower to vac, preferably without needing tools.

A suction tube that's designed not to be flush with the ground, so it won't suck onto it (like the **RYOBI** and **ECHO** models tested).

An air intake that doesn't sit next to the body, so it can't suck onto loose clothing in blower mode — see the profiles, above, for models affected by this.

Home insulation





Ceiling insulation should be a high priority for every house owner. Here's how to get the best out of it.

IN A NUTSHELL

- **Ceiling insulation** *can reduce your energy bills and pay for itself within a few years.*
- **Fibreglass and rock wool batts** *and blankets are no longer considered to be potential carcinogens — just wear protective clothing to avoid irritation if you install them yourself.*
- **For relatively low cost,** *fibreglass batts are generally hard to beat.*

If your house gets unbearably hot in summer and freezing cold in winter, chances are it's not very well insulated.

Not only does that make it uncomfortable for you to live in, you're also likely to waste a fair bit of money on cooling and heating. And as using electricity and burning gas produces greenhouse gases, you're not doing the environment a big favour either.

In an uninsulated house, up to 40% of winter heat losses and summer heat gains occur through the ceiling. Insulating it is one of the best investments you can make, potentially reducing your energy bills and often paying for itself in only a few years (depending on where you live and what heating and cooling appliances you use). And it's easily done in most existing houses.

Floors and outside walls are trickier to insulate in existing houses, and are best done when building new or renovating.

HEAT TRANSFER

It's a law of nature that heat always travels from warm areas (for example, the heated inside of your home) to cold areas (such as the winter air outside your home) until both areas reach the same temperature.

Heat can be transferred in three ways:

- **Conduction:** This is direct heat transfer through solid materials. For example, a poker that's partially thrust into an open fire will gradually become hot along its whole length due to conduction.
- **Radiation:** This is heat transfer from a warm body to a cold one through direct radiation. The air between the bodies isn't warmed up in the process. For example, if you stand in front of an open fire, its radiation will warm you although the air around you is cold.
- **Convection:** This is heat transfer due to heated air that moves about — usually upwards. The smoke of an open fire, for example, is carried upwards by convection currents.

HOW INSULATION WORKS

Insulation reduces the heat transfer through the building structure of your home: in winter from the warm, heated inside to the cold outside, and vice versa in summer.

- **Bulk materials**, such as batts, blankets or loose-fill

products (see *What materials are available?*, below, for details) influence all three methods of heat transfer. They rely on small pockets of air trapped by the fibres, which reduce conduction and convection, and they provide a physical barrier to radiation.

Reflective materials, such as aluminium foil laminates, mainly influence heat radiation. Their shiny surface reflects most of the radiant heat away, and they're more efficient at reducing heat gains in summer than preventing heat loss in winter. However, multi-cell, multi-layer laminated foil batts may also achieve adequate winter insulation levels.

Reflective foils are often used as roof sarking (a sheet of reflective insulating material laid under the roof itself), providing not only insulation but also a vapour barrier and a certain degree of fire protection against flying sparks.

KEEP OUT THE SUN

Properly installed, ceiling insulation will prevent the heat inside your house from escaping through the roof. In winter that's exactly what you want. In summer, however, you may need to be careful not to end up in an oven.

Sunshine entering through uncovered east, north and west-facing windows heats up your home and can't escape. Your home will then stay hot for a long time, even if outside temperatures drop.

The solution: provide good shading for your windows to keep the sun out during the day and consider installing reflective foil sarking in the roof.

WHAT MATERIALS ARE AVAILABLE?

Mineral fibres: These are by far the most popular materials for domestic ceiling insulation in Australia.

Fibreglass (also called glass wool) is made from spun fibres of molten glass. It's available as batts and blankets that can be used to insulate ceilings and walls.

Rock wool (made from spun fibres of molten volcanic rock) also comes in batts and blankets, as well as in loose-fill form. It's usually denser than fibreglass, so when installed to the same thickness, it offers better insulation.

Both types of batts are relatively easy to install yourself, and if you're concerned about cost, fibreglass batts are generally hard to beat.

Both fibreglass and rock wool are resistant to fire and insect attack, but can cause short-term irritation to the skin, eyes and respiratory tract. So if you handle these products yourself, wear protective clothing (see *Installation tips*, page 38).

Fibreglass and rock wool used to be classified as possibly carcinogenic to humans by the International Agency for Research on Cancer. However, this assessment was largely based on animal tests. Studies carried out over the past 15 years have found no evidence of increased risk of lung cancer or mesothelioma. Concerns were in any case mainly about occupational exposure to these materials, not in the home. Fibreglass and rock wool insulation products have therefore been removed from the list of possible carcinogens.

Also, Australian manufacturers have changed their products to make the fibres more 'bio-soluble' — which means that if you happen to inhale fibres, they won't remain in your body for as long as the old type used to. Look for the tick logo (right) on the packaging to make sure you get the new product.

Cellulose insulation is made from shredded paper waste and sold as a loose-fill product that's blown into your ceiling space by the supplier. If access to your roof space is difficult, it may well be easier to have a loose-fill product installed.

Most manufacturers of cellulose insulation (and all of those who are members of the industry body ACIMA) are licensed by Quality Assurance Services, which ensures that their products meet standard requirements and performance claims.

A mixture of borax and boric acid must be added to make the material fire-retardant, ensuring that if the cellulose catches fire, the flames won't spread. These chemicals also deter cockroaches and silverfish. There aren't any health concerns regarding cellulose insulation, but it may contain a lot of dust.

There are big price differences between suppliers, so shop around and get several quotes.

Polyester comes in batts and blankets, often in

Look for these logos on fibreglass (glass wool) and rock wool products, which are no longer classified as potentially carcinogenic (see above left).

Loose fill — how to make sure you get what you're paying for

Loose-fill insulation is usually only installed up to the height of the ceiling joists. If the joists are covered by the material, it may be difficult or even dangerous to get into the roof space, because you won't be able to see the joists to walk on.

The usual joist height is 100 mm. However, your joists may be not as high, or the insulation product may need to be thicker to reach the R-value you want (see the table, far right).

So if you plan to get a loose-fill material installed, measure the height of your ceiling joists, if possible, and check that the type of insulation you're thinking of can deliver the necessary R-value at that thickness.

If you go ahead with loose fill, check that the insulation is filled to the thickness quoted. Make sure you only pay for what you get.

If your joists are much less than 100 mm high, you may need to install additional insulation to achieve the R-value you need (for example, reflective foil under the roof), or to use insulation batts or blankets instead of loose fill.

Loose-fill materials tend to settle with time — some more, some less — decreasing their insulation performance. Settling depends a lot on whether the product is blown into the ceiling at the right speed to achieve the intended density. If the installer uses a higher speed, the product will settle more.

Talk to your installer about this problem. If they claim the product won't settle, ask for a written guarantee. If they admit a certain amount of settling, there are two options:

- Ask for the installation of more material to compensate for the expected settling. However, this may mean the material will cover the ceiling joists until it settles.
- Ask for a top-up in, say, 6–12 months' time.

HOW MUCH IT COSTS

Based on R=2.5 and 120 m² of ceiling area, expect to pay the following:

- *Fibreglass batts: $650–$750 (A)*
- *Rock wool batts: $850–$1000 (A)*
- *Cellulose loose fill: $700–1100*
- *Polyester batts: around $850 (A)*
- *Sheep's wool loose fill: $550–$1200*
- *Sheep's wool batts: $900–$1200 (B)*

(A) Installed; subtract about $150 for DIY installation.
(B) Installed; subtract about $250 for DIY installation.

combination with sheep's wool (see below). Polyester products don't burn, but in a fire they melt and give off dense smoke. There are no known health issues, but they're generally more expensive than similar fibreglass products.

- **Sheep's wool** insulation is made from new and waste wool. It's sold in batts and blankets (often in combination with polyester) and as loose-fill ceiling insulation.

In our last article on home insulation (CHOICE, August 1997), a selection of wool loose-fill products failed our fire tests. Experts say the quality and fire resistance of pure wool products can vary considerably. So make sure the product meets an appropriate standard (see right) when you're considering sheep's wool — especially if you live in a bushfire-prone area.

There are big price differences between sheep's wool products from different suppliers, so shop around and get several quotes.

- **Other materials** available include polyurethane and polystyrene foams, mineral loose-fill granulates (Perlite, Vermiculite), reflective foils and combinations of different materials, such as fibreglass batts with reflective foil on one side.

BUYING TIPS

- Ask your local council or state energy department what R-value for ceiling insulation is recommended for your area (see *What's an R-value?*, right, for details).
- Insulation manufacturers, retailers and installers are listed in the Yellow Pages. If you have DIY skills, you can buy batts from hardware stores or insulation retailers, and install them yourself (use our installation tips, below).
- If you don't want to install the insulation yourself — or you want loose-fill and therefore can't — get several quotes, specifying the size of the ceiling area and the R-value you want.

NEW STANDARD

A new standard for all insulation materials is due to be released by mid 2002 (AS/NZS 4859, parts 1 and 2). Once it's out, ask the supplier for proof that the product meets the requirements of both parts of it. It'll guarantee the product meets its performance claims, as well as fire retardation and material-specific requirements.

However, it may take a while until manufacturers get their products accredited. In the meantime:

- Ask the supplier for a written guarantee (for example, in the form of a recent test certificate) that the product meets the R-value you want at the quoted thickness. Make sure the installed product is the same as the one on the test certificate.
- If you're buying loose fill, ask the supplier about the fact that it may settle over time, and what they're going to do about it (see *Loose fill — how to make sure you get what you're paying for*, left).
- If you're buying a sheep's wool product, ask for proof that it meets the current Australian or (better) British Standard for fire resistance, and the current Australian standard for insect resistance. The test certificate shouldn't be more than a few months old.
- If you want pure sheep's wool, ask for a guarantee that the installed product doesn't contain other materials.
- Ask for a guarantee that the material will be installed according to the requirements of AS 3999.

INSTALLATION TIPS

Good installation is vital to get the most out of insulation.

- Batts and blankets come in standard widths that should fit between the ceiling joists of most houses. So you can quite easily install them yourself if you're fit enough to get into the roof space — but make sure you wear long trousers and sleeves, gloves, a dust mask and goggles to avoid skin, eye and throat irritation.
- You have less control over the loose-fill insulation pumped or blown into the ceiling cavity by the supplier. See *Loose fill — how to make sure you get what you're paying for*.
- Have any insulation installed with as few gaps as

WHAT'S AN R-VALUE?

Insulation performance is measured as the thermal resistance of a product — this is its R-value. It depends on the material used, its density and depth. Different types of insulation with the same R-value have the same insulation performance.

The higher the R-value, the more effective the insulation material is at reducing the flow of heat.

What R-value do you need?

If you want to insulate your home, the R-value you need depends on the climate where you live. Ask your local council or state energy department for advice on the recommended ceiling and wall R-values for your area.

Locations only a relatively short distance apart may require quite different R-values (for example, the Blue Mountains in NSW versus metropolitan Sydney). Make sure you know the appropriate recommendation for your region before you have the insulation installed.

possible (for example, in corners): any gap will act as a heat bridge and lower the R-value of the insulation.

▮ You should always try to keep moisture out of your roof space, and having insulation installed is one more reason. If bulk insulation material gets wet, it may degrade or become compacted, which decreases its performance. So before installing insulation, check your roof for leaks and make sure rainwater can't be blown in from under the eaves.

Also, exhaust fans from your kitchen or bathroom shouldn't vent into the roof space because that could cause a condensation problem.

▮ Installation requirements regarding performance, fire safety and health are covered by an Australian standard (AS 3999). If you install insulation yourself, follow the two main recommendations, and if you're having it installed by the supplier, ask them to give you a written guarantee they'll follow them:

— For fire protection, leave a gap of at least 25 mm around hot objects like heater flues and down-light fittings. Make sure an appropriate barrier is used if loose-fill insulation is installed.

— Unless approved by an electrician, don't cover electrical wiring for more than 15 cm. Wires heat up when conducting electricity. Insulation may prevent this heat from escaping and cause overheating. Run the wiring on top of the ceiling joists or suspend it above the insulation instead.

▮ Check the insulation as soon as possible after it's been installed. Make sure there are no significant gaps (apart from those around ducts, lights, etc). Also check at various places that you got the agreed thickness. ■

What thickness do you need?

Check the table, below, for a guideline on what thickness you need to achieve R=2.5 and R=3.5.

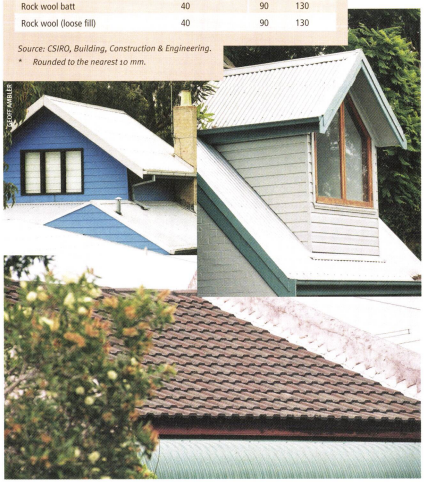
If you're offered a product claiming to achieve the same R-value with lower thickness or density, ask for a written guarantee.

Thermal resistance of some insulation materials

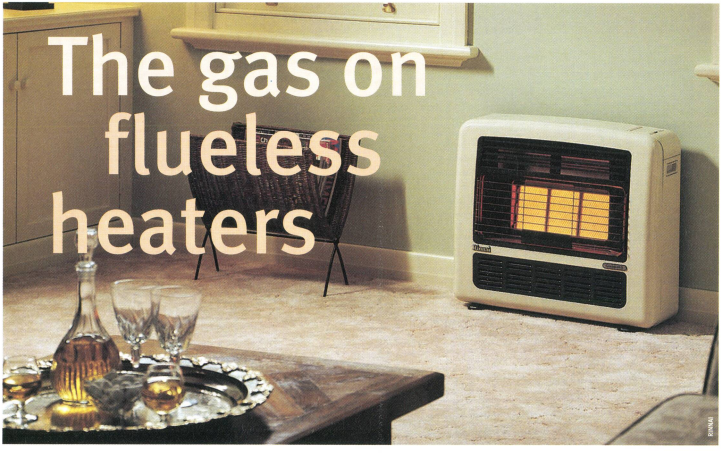
Material	Typical density (kg/m³)	Thickness (in mm*) required to achieve R=2.5	R=3.5
Cellulose fibre (loose fill)	30	100	140
Fibreglass batt (low density)	8	130	180
Fibreglass batt (medium density)	16	100	140
Polyester batt (low density)	8	160	220
Polyester batt (medium density)	16	110	160
Sheep's wool batt (low density)	8	150	210
Sheep's wool batt (medium density)	16	110	160
Sheep's wool (loose fill, low density)	8	170	230
Sheep's wool (loose fill, medium density)	16	110	160
Rock wool batt	40	90	130
Rock wool (loose fill)	40	90	130

Source: CSIRO, Building, Construction & Engineering.

* *Rounded to the nearest 10 mm.*



The gas on flueless heaters



They're very efficient at heating a living area if your state allows you to use one.

IN A NUTSHELL

- **Flueless gas heaters** *are the most energy-efficient kind of heater, as about 90% of the energy in the gas is released into your room as heat.*
- **You can use one** *with LPG everywhere in Australia, and with natural gas under certain conditions in NSW, Queensland, WA, SA, the ACT and the NT but not, effectively, Victoria. Tasmania doesn't yet have piped natural gas.*

With cooler nights and winter approaching, which heating method should you choose to keep you toasty?

GAS VS ELECTRIC

Compared with electricity (except reverse-cycle air conditioning), gas is a very cost-effective fuel for heating. In most parts of Australia, heating with gas is also better for the environment because it produces much less carbon dioxide.

But a drawback with flueless heaters is that combustion gases are released into your room; heaters with a flue (like a chimney) carry these emissions outside. So with a flueless heater you'll need to live with and manage the gases in your home — for example, ensure proper ventilation so toxic emissions can't accumulate and you don't get condensation problems. Modern heaters have a number of safety features to deal with this (see *What to look for*, page 42).

Portable gas space heaters (the type on test) are more expensive to buy than portable electric ones, but they're cheaper to run and much more powerful — you can get around two and a half times the heating power of a portable electric model.

WHAT TO BUY

GASHOUSE GHR-A241BND	$800
RAYPAK GHR-A241ANP	$800
PYROX Elite	$750
RINNAI Granada Mk2 REH-252UC	$849

IF GAS... WHAT HEATER?

Different heaters are best suited to different purposes.

Living spaces: A flueless radiant/convection heater warms the air in two ways, by radiating instant heat and by fan-assisted or natural convection. As well as 90% of the energy in the gas being released into the room as heat, they're usually portable, which is handy if you have gas outlets in more than one room. A non-portable flued heater could also be suitable, especially for large open-plan living areas.

While flueless heaters offer high efficiency and ease of use, they must be used sensibly. It can be hazardous

ON TEST

We tested six flueless radiant/convection gas heaters for heating performance and ease of use. They all have a heat input of 25 megajoules per hour (MJ/h) — the largest allowed for this kind of heater. That's equivalent to 6.3 kW of electric heating, and is suitable for a large open-plan living/dining area, though their heating efficiency will also depend on where you live and how well insulated your house is.

The models we tested were for use with natural gas, but they're all available for LPG too.

to use them in unventilated or small areas. For this reason, they're banned in bedrooms and bathrooms, and similarly should never be used in caravans or other unventilated or poorly ventilated environments. And never connect the heater to a gas cylinder sitting beside it. If you want to know more, check with a gas installer or your state authority.

It's best to have your flueless heater serviced annually by a qualified gasfitter, to ensure it remains safe to use.

- **Bedrooms**: As you can't use a flueless gas heater in a bedroom or bathroom, the other option using gas is a flued heater. They're available built into the wall, as a 'console' standing against a wall, or as a log-fire-imitation, but are more expensive than a flueless one because of the flue installation and less efficient (70–85%), because part of the heat's lost with the gases through the flue.
- **Heating a house**: Ducted gas central heating needs a gas furnace (installed outside, under the floor or in the roof space) and vents in the rooms you want to heat. It may work out cheaper in the long run than two or more gas space heaters, though usually with much higher installation costs.

INSTALLATION

When buying, you need to specify whether you want to use natural gas or LPG. For more on which states allow you to use a flueless natural gas heater, see *Can I use one where I live?*, above right.

The models tested have 'male' bayonet fittings, so you need the appropriate 'female' bayonet gas supply outlets in your home. Then you just plug the heater in: push its connection fitting in and gently twist it (like a lightbulb with a bayonet fitting) to activate the gas supply. You'll need a licensed gasfitter to install at least one outlet if they're not already fitted.

Both LPG and natural gas flueless heaters can alternatively be connected permanently by rigid piping (copper tube), but you lose the portability.

You'll also need a power point near the gas outlet for heaters requiring electrical connection.

CAN I USE ONE WHERE I LIVE?

Since flueless gas heaters emit combustion gases, such as carbon monoxide and water vapour, directly into the room that's being heated (as opposed to flued and ducted heaters, which channel the emissions outside), a number of restrictions apply, which vary between states and territories. For example, heaters must be used in rooms of a certain size, with adequate ventilation. In Victoria and SA, where houses are generally built with less natural ventilation than in, say, Queensland, the rules tend to be stricter.

If you're thinking of buying a natural gas flueless heater or already have one and want to move interstate and take it along, check your state's or territory's rules first — they could prevent you using it.

- You can use one with **LPG** in all states and territories.
- **Tasmania** doesn't yet have piped natural gas.
- **All other states and territories:** If the heater has a thermostat you need at least 2.5 cubic metres of room space per MJ/h of the heater's input. You need twice that space for a model without a thermostat (thermostats help regulate emissions). For models in our test this means you need a room volume of 62.5 cubic metres if your model has a thermostat, and 125 cubic metres if it doesn't.

In addition:

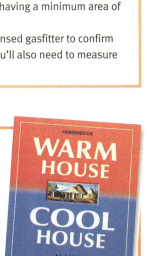
- **Victoria:** You can only use a flueless heater with natural gas if it's installed 2.5 m or higher off the floor (impractical for most situations and not ideal for heating anyway); but the rules are being revised in conjunction with the state's health department.
- **SA:** The maximum allowed heater input is 18 MJ/h. However, inputs up to 25 MJ/h for LPG appliances may be permitted under special arrangement.

You also need two permanent ventilation openings (at high and low levels in the room), at a rate of 10 cm^2 of free area per MJ/h. So for an 18 MJ appliance, ventilation of 180 cm^2 at high and low level is required, which is likely to decrease the heater's effect somewhat.

- **WA:** The room space must exceed 30 cubic metres and have permanent high and low-level ventilation openings, with each opening having a minimum area of 250 cm^2 (again decreasing heater effectiveness a bit).

Check with your heater manufacturer, retailer or licensed gasfitter to confirm whether a flueless heater will suit your space or not. You'll also need to measure your room before you choose one.

Heating options



Go to www.choice.com.au and type 'heating options' in the search box to read about a range of heating methods, and to use our interactive online tool to calculate the size of heater you'll need for the space you want to heat.

If you're a personal CHOICE subscriber, for a limited time you can get free access to our website. Just call Consumer Services on (02) 9577 3399 and have your email address ready. If you don't have internet access, see CHOICE, April 1999, or phone us on the above number and we'll send you a copy of the article.

You can find more ideas on heating (and cooling) your home efficiently in the CHOICE Book *Warm House Cool House* — order it from our site, on the phone number above, or from the book catalogue with this issue.

Brand / model (in rank order)	PERFORMANCE 1 Overall score (%)	2 Heating performance score (%)	3 Ease of use score (%)	4 FEATURES Electronic ignition	Heat settings	Thermostat	Timer	Fault diagnostics	Remote control	SPECIFICATIONS Dimensions (W x H x D, cm)*
GASHOUSE GHR-A241BND	83	82	86	✓	4	✓	✓	✓	✓	67 x 56 x 22
RAYPAK GHR-A241ANP	83	82	86	✓	4	✓	✓	✓	✓	67 x 56 x 22
PYROX Elite	80	77	86	✓	3	✓				73 x 56 x 32
RINNAI Granada Mk2 REH-252UC	80	82	76	✓	3					62 x 54 x 19
EVERDURE Brigadier 3725	74	81	56	✓	3					80 x 57 x 29
WOODLAND Ug 2500	65	69	56		2					70 x 63 x 24

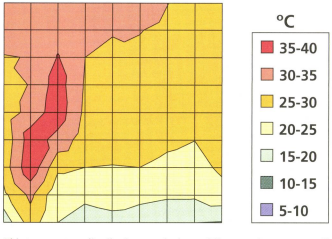
TKJ AUSTRALIA

Safety concern?

It's important that gases produced by these heaters, including carbon monoxide and carbon dioxide, nitric oxide and nitrogen dioxide, don't build up in your home, as they can be harmful or even fatal in high concentrations. This is why a low emission limit has been set as part of the mandatory Australian Standard requirements for these heaters.

The WOODLAND Ug 2500 failed our test for the ratio of carbon monoxide to carbon dioxide. When we tested another sample of the same model it failed too. All the other heaters passed all our safety tests, including those for surface temperature, gas and electrical safety (which the WOODLAND passed too).

WOODLAND has informed us it has suspended the sale of the Ug 2500 and is currently investigating the problem with the assistance of the Australian Gas Association.



This temperature distribution graph shows differences in evenness of heating throughout the room (temperature stratification), and is typical of all the tested models' results after stabilising and with the fan on. It shows red patches of hot air near the ceiling, and less hot (though still warm) air on the floor.

WHAT TO LOOK FOR

All the tested models have the following features:

- **Flame failure protection:** Shuts off the gas supply if the burner flame's extinguished — the **GASHOUSE, RAYPAK, PYROX** and **WOODLAND** are best, as they do this after less than 20 seconds.
- **Oxygen depletion sensor** (ODS): Switches off the heater if the oxygen concentration in the air falls below a certain level.
- A **tilt switch** turns the heater off if it falls over.
- **Multiple heat settings** for different heating requirements; see the table, above, for how many.

Features some models have

See the table for model details.

- **Electronic ignition:** This automatically ignites the gas burner when you switch it on. All the tested models have it except the **WOODLAND** — with its piezo-electric system you have to press a button to get a spark for ignition.
- **Thermostat:** This maintains a set average room temperature and should have a control that's easy to read and set.
- A **fan** for air circulation: the tested models with a thermostat have one fan speed; models without one have two or more to vary heating output.
- A **timer** allows you to set the heater to switch itself on and/or off.
- A **fault** diagnostics system notifies you on the heater's electronic display of any faults.
- The **GASHOUSE, RAYPAK, PYROX** and **RINNAI** have cord holders and hose clips for easy storage, and all models have a gas hose around 1.5 m long.

Weight (g)*	Warranty (years)	Origin	Manufacturer / distributor	Price ($)**
8	3	Taiwan	Gashouse	800
8	3	Taiwan	Gashouse	800
4.5	3	Australia	Climate Technologies	750
6	3	Japan	Rinnai	849
1	3	Australia	Shriro / Everdure	899
5.5	5	Spain	BSH Fabrication	699

* *Rounded to the nearest centimetre / 0.5 kg.*

** *Prices are recommended or average retail, as provided by manufacturers in January/February 2002.*

1 Overall score

The overall score was made up as follows:

- Heating performance score: 70%.
- Ease of use score: 30%.

2 Heating performance score

The heaters were tested in a thermal comfort laboratory, a room measuring 5 m by 6 m with an insulated ceiling (height 2.4 m), and their heating ability was evaluated against a constant outside temperature. Each of the following makes up half of the model's heating performance score:

- **Heating speed:** This is a combination of how long each heater took, on maximum heat and high fan, to raise the room temperature by 5°C and also by 10°C, weighted equally.
- **Heat distribution:** How evenly the model heated the room.

3 Ease of use score

We assessed the following:

- Starting procedure: 25%.
- Controls: 25%.
- Markings: 25%.
- Portability: 25%.

4 Features

See *What to look for*, left, for more on these.

PROFILES

The heaters are profiled in rank order. Prices are recommended or average retail, as supplied by manufacturers in January/February 2002.

GASHOUSE GHR-A241BND RAYPAK GHR-A241ANP

Despite the different model names, these are in fact identical heaters from the same manufacturer.

Price: $800

GOOD POINTS

- Equal best for heating performance — they heat very evenly and warm up a room fast.
- Equal best for ease of use, with easy-to-use, clear controls and remote.
- Built-in thermostat, to regulate heat output.
- Best equipped overall — see the table, above, for the heaters' features. They also have a cord holder and gas hose clips (for easier storage).

BAD POINTS

- Relatively heavy to move around.

PYROX ELITE

Price: $750

GOOD POINTS

- Equal best for ease of use: the lightest in the test, and the only model with castors for easier mobility.
- Built-in thermostat.
- Has a cord holder and gas hose clips.

BAD POINTS

- Less well equipped — see the table for features.

RINNAI GRANADA MK2 REH-252UC

Price: $849

GOOD POINTS

- Equal best for heating performance — heats very evenly and warms up a room fast.
- Has a cord holder and gas hose clips.

BAD POINTS

- No thermostat, and less well equipped overall — see the table for features.

WHAT ABOUT THE REST?

- The EVERDURE Brigadier 3725 was the fastest to heat up a room, but was much harder to use than the four heaters in the What to buy list, and also the heaviest model tested.
- The WOODLAND Ug 2500 failed one of the emissions tests (see *Safety concern?*, far left). It was also the slowest to warm up a room and the equal trickiest to use.

Five new machines

Plus performance info on lots of top and front loaders...

WHAT TO BUY

We rated each machine against others with roughly the same capacity: small, medium or large.

SMALL (UP TO 5.5 KG)

KLEENMAID BY BRANDT TX 768A (t/dr)		$2099
WHIRLPOOL AWM 5100 (fr)	BEST BUY	$999
FISHER & PAYKEL Smart Drive Pride MW059 (tp)		$780

MEDIUM (6 TO 7 KG)

LG WD-8050FH (fr)	BEST BUY	$1099
WESTINGHOUSE LF708B (fr)	BEST BUY	$1391
AEG Lavamat W830-W (fr)	BEST BUY	$1449
FISHER & PAYKEL Intuitive Eco IW710 (tp)		$1222
HOOVER 600MB (tp)	BEST BUY	$899

LARGE (7.5 KG OR MORE)

FISHER & PAYKEL Intuitive Eco IW810 (tp)	BEST BUY	$1356

fr = front loader tp = top loader
t/dr = top loader with front-loader-style drum

A **Best Buy** indicates that a model is a reasonable performer in its size range and has a comparatively low purchase price and running costs. Where possible we've included a mix of top and front loaders for the different-sized machines. For example, we've included the **FISHER & PAYKEL MW059** as a good, small, standard top loader, even though the small front loaders (see the table) are slightly better machines. (The 5 kg **KLEENMAID BY BRANDT TX 768A** loads from the top, but has a drum like a front loader with a small opening at the top, making it comparatively difficult to load and unload clothes.)

The other models in the *What to buy* list are the overall top performers in their size range out of all the models in the table, but they'll cost more to buy and/or run than the **Best Buys**.

We've added results from five more machines — three front and two top loaders — to those of the models from our previous tests that are still available. The new front loaders are solid performers and aren't expensive to buy or run, so they're new **Best Buys** and are profiled on the right. While front loaders have quite a long 'normal' cycle time, some have quick-wash functions you can use.

The two new top loaders (the **LG WF-T652A** and **SIMPSON Enduro 806/807**) weren't as good — see the table for their performance details.

GOT YOUR TOWELS TANGLED?

The most common top loader design has a long central agitator that sticks up from the base of the drum. The **LG WF-T652A** tested this time has an impeller instead: a pulsator in the base of an open drum. Usually about 10 cm high with small, fin-like protrusions, the impeller rotates, creating turbulence and swishing your clothes around.

Impeller machines tend to tangle clothes more, and the **LG** was no exception, with the tangled clothes often sending the machine out of balance. When this happens, some machines can have trouble adjusting the balance and come to a stop. The table (page 47; see 'Out of balance adjustment' under *Features*) shows whether each machine is designed to sense this and adjust itself, redistributing the load either by spinning slowly before the spin cycle or by taking in water.

MORE INFORMATION

For what to look for in a washing machine, see CHOICE, March 2003, or go to our website: www.choice.com.au (click on 'Washing machines' in 'Top 10 reports'). If you don't have a copy of the March issue or web access, send a stamped (85 cents in NSW, 95 cents elsewhere), self-addressed A5 or larger envelope to Washing machines, CHOICE, 57 Carrington Road, Marrickville 2204, and we'll send you a photocopy.

PHOTOS: VANESSA MARSHALL

FULL UP?

Each machine's tested at the capacity the manufacturer claims it can handle. While you can't expect an overloaded machine to wash well, it should perform well at its stated capacity. You might get better results with some of the lower-ranked ones, such as the ***SIMPSON Esprit 750 225750K****, though, if you don't fill them to capacity.*

Brand reliability

We asked subscribers whether their washing machine had needed repair in the previous 12 months and whether they'd buy the same brand again. Overall, 16% of machines had needed repair, with the range of reliability (the percentage that hadn't needed repair) 71%–93% across all the brands reported on. The brands in the *What to buy* list, left, got the following results:

- 90% of **KLEENMAID** machines hadn't needed repair (out of 1317 reported on) and 91% of respondents said they'd buy the brand again.
- 86% of **WHIRLPOOL** machines hadn't needed repair (out of 1341 reported on) and 86% said they'd buy the brand again.
- 83% of **FISHER & PAYKEL** machines hadn't needed repair (out of 6564 reported on) and 94% said they'd buy the brand again.
- 85% of **WESTINGHOUSE** machines hadn't needed repair (out of 366 reported on) and 88% said they'd buy the brand again.
- 81% of **HOOVER** machines hadn't needed repair (out of 4341 reported on) and 85% said they'd buy the brand again.

Unfortunately we didn't get enough responses for **AEG** and **LG** washing machines to report on them.

NEW BEST BUYS

For profiles of models in the *What to buy* list that aren't given here, see page 39 of the washing machine report in CHOICE, Jan/Feb 2002, or go to: www.choice.com.au (click on 'Washing machines' in 'Top 10 reports'). If you don't have that issue or web access, see *More information*, below left, for how to get a copy (follow the instructions there for the March 2001 issue).

Prices shown are recommended retail, as supplied by manufacturers in February 2002.

SMALL (UP TO 5.5 KG)

WHIRLPOOL AWM 5100

Front loader

Price: $999

This machine performed well in all tests, and isn't expensive to buy or run. The 'normal' cycle time isn't short at 133 minutes, but there are options of a quick-wash program or a 'rapid' button for a speedier wash.

MEDIUM (6 TO 7 KG)

LG WD-8050FH

Front loader

(Replaced since our test by the **LG WD-8074FHB**, which is technically the same and should give the same performance.)

Price: $1099

This machine performed well in all tests, isn't too expensive to buy and, thanks to its very good energy efficiency plus good water efficiency, has low running costs for a machine of this size.

WESTINGHOUSE LF708B

Front loader

Price: $1391

This machine performed well in all tests, and its very good energy efficiency plus good water efficiency means its running costs are low.

IF YOU WANT A SMALL STANDARD TOP LOADER

FISHER & PAYKEL SMART DRIVE PRIDE MW059

Top loader

Price: $780

This is the cheapest of the standard smaller top loaders tested, and has a quick washing cycle, good dirt removal and spin efficiency. Drawbacks are that it's not the gentlest on clothes, plus it uses quite a lot of water for its size.

Brand / model (in rank order)	PERFORMANCE 1 Overall score (%)	2 Dirt removal score (%)	3 Gentleness score (%)	4 Spin efficiency score (%)	5 Energy efficiency score (%)	6 Water efficiency score (%)	7 Water used (L)	8 Cycle time (minutes)
Up to 5.5 kg								
KLEENMAID BY BRANDT TX 768A (t/dr)	75	70	74	75	89	77	58	112
WHIRLPOOL AWM 5100 (fr)	75	70	74	74	83	79	57	133
SIMPSON Enviro 100 45S100C (fr)	74	72	70	73	83	72	77	87
BOSCH WFB4001 (fr) **(A)**	73	69	70	75	89	69	77	110
FISHER & PAYKEL Smart Drive Pride MW059 (tp) **(B)**	66	70	52	72	74	55	123	42
SIMPSON Esprit 550 36S550K (tp)	66	76	46	64	70	57	117	50
6 to 7 kg								
LG WD-8050FH (fr) **(C)**	75	72	74	68	91	77	82	115
WESTINGHOUSE LF708B (fr)	75	72	74	68	91	77	82	115
AEG Lavamat W830-W (fr)	72	66	66	70	90	76	72	120
FISHER & PAYKEL Intuitive Eco IW710 (tp) **(B)**	72	80	48	76	83	58	149	53
HOOVER 600MB (tp)	68	78	44	65	74	60	120	50
SIMPSON Encore 605 36S605K (tp)	67	77	40	67	75	59	122	53
FISHER & PAYKEL Smart Drive Excellence GW609 (tp) **(B)**	65	69	52	79	63	54	149	44
WHIRLPOOL 6LBR6245EQ1 (tp)	64	72	54	57	63	59	123	43
LG WF-T652A (t/imp) **(D)**	63	72	60	59	60	49	164	59
OMEGA Air Injection 8000 (t/imp)	63	79	52	41	68	45	191	81
SAMSUNG Triflow SW65ASP (t/imp)	63	73	54	58	62	53	153	58
7.5 kg or more								
FISHER & PAYKEL Intuitive Eco IW810 (tp) **(B)**	72	77	46	82	87	58	169	52
FISHER & PAYKEL Smart Drive Excellence GW709 (tp) **(B)**	67	74	50	79	63	55	169	44
HITACHI SF-H800PX (t/imp)	67	74	52	79	62	55	180	64
LG Turbo Drum WF-T902 (t/imp)	66	70	56	67	70	60	180	61
SIMPSON Enduro 801 22S801K (tp)	66	71	50	74	71	54	185	61
SIMPSON Enduro 802 22S802K (tp)	66	71	50	74	71	54	185	61
SIMPSON Encore 806 22S806K (tp)	66	71	50	74	71	54	185	61
SIMPSON Encore 807 22S807K (tp)	66	71	50	74	71	54	185	61
PERFORMA BY MAYTAG PAV3200AAW (tp)	64	69	54	59	68	62 **(D)**	153 **(D)**	47
HOOVER Boss 750LB (tp)	63	70	46	68	68	49	189	61
HOOVER Boss 800RLA (tp)	63	65	50	72	69	53	186	62
SIMPSON Esprit 750 22S750K (tp)	61	61	52	75	68	48	194	62

* *Includes standby costs (energy used when switched on at the power point but not in use).*

** *Dimensions are measured for the smallest box that could be placed around the machine, allowing for inlet and drain hoses. It's best to leave extra space around the machine for easy installation and air circulation.*

† *Warranty conditions vary; check with the retailer before you buy.*

‡ *Prices are recommended retail, as supplied by the manufacturers in February 2002. You can probably get a better price by shopping around.*

tp *Top loader.*

fr *Front loader.*

t/dr *Top-loading drum type.*

t/imp *Top loader with impeller.*

ns *Not stated.*

(A) *Discontinued, but you may still find it in stores.*

(B) *Models are changing, respectively, to: MW511, IW711, GW611, IW811, GW711; there may be some differences.*

(C) *Replaced by the LG WD-8074FHB, which is technically the same and has the same price.*

(D) *Water drains at over twice the rate of most machines, so it may not be suitable if you have small or partially blocked drains.*

(E) *Supplied.*

(F) *Only for normal 'fuzzy' program; other programs have preprogrammed default.*

9 Noise (spin cycle, dB)	10 Running costs ($ / 10 years)*	11 FEATURES										SPECIFICATIONS					
		11 Cold-only tap connections	Heater	Delay start (hours)	Out-of-balance adjustment	11 Anti-crease	Selectable spin speed	Load size sensor	Extra rinse	11 Water-saving option(s)	Claimed capacity (kg)	Dimensions (H x W x D, cm)**	Warranty (years)†	Origin	Manufacturer / distributor	Price ($)‡
63	422		✓		✓		✓				5.0	90 x 40 x 60	5	France	Brandt / Kleenmaid	2099
66	578	Y	✓	0 to 9	✓	✓	✓				5.5	85 x 60 x 58	2	Italy	Whirlpool	999
67	626	Y or cap	✓			✓	✓				5.5	85 x 60 x 61	2	Slovenia	Electrolux	1098
64	489		✓		✓	✓	✓				5.0	85 x 60 x 59	2	China	Bosch	1399
60	987	Cap			✓	✓	✓				5.5	101 x 58 x 63	2	Australia	Fisher & Paykel	780
62	1023	Cap				✓					5.5	101 x 58 x 63	2	Australia	Electrolux	849
61	560		✓		✓	✓	✓				7.0	84 x 60 x 64	2	Korea	LG	1099
61	560		✓		✓	✓	✓				7.0	84 x 60 x 64	2	Korea	Electrolux	1391
63	486		✓		✓	✓	✓				6.0	85 x 60 x 61	3	Germany	Andi Co	1449
71	983	Cap		1 to 18	✓	✓	✓	✓		✓	7.0	101 x 60 x 63	2	Australia	Fisher & Paykel	1222
64	1002	Cap				✓					6.0	100 x 58 x 64	2	Australia	Electrolux	899
64	997	Cap				✓	✓		✓		6.0	100 x 58 x 64	2	Australia	Electrolux	899
59	1427	Cap		1, 3, 9	✓	✓	✓	✓			6.5	100 x 60 x 63	2	Australia	Fisher & Paykel	1007
60	1262	Y			✓				✓		6.0	101 x 61 x 67	2	US	Whirlpool	849
61	1579			3 to 48	ns	✓			✓		6.5	96 x 61 x 67	2	Korea	LG	879
60	1505				✓	✓		**(F)**			7.0	103 x 61 x 69	2	Korea	Daewoo / Omega	990
65	1498	Cap		3 to 18		✓		✓	✓		6.5	101 x 69 x 71	1	Korea	Samsung	749
69	1021	Cap		1 to 18	✓	✓	✓	✓		✓	8.0	101 x 65 x 68	2	NZ	Fisher & Paykel	1356
68	1648	Cap		1, 3, 9	✓	✓	✓	✓		✓	7.5	100 x 65 x 68	2	NZ	Fisher & Paykel	1118
55	1779	Cap **(E)**		3 to 12	✓	✓		✓			8.0	95 x 63 x 68	2	Japan	Hitachi	1349
57	1655			3 to 48	✓	✓		**(F)**	✓		9.0	105 x 63 x 69	2	Korea	LG	1379
60	1529	Cap			✓	✓					8.0	108 x 68 x 72	2	Australia	Electrolux	1149
60	1529	Cap			✓	✓				✓	8.0	108 x 68 x 72	2	Australia	Electrolux	1275
60	1529	Cap			✓	✓					8.0	108 x 68 x 72	2	Australia	Electrolux	1275
60	1529	Cap		1 to 23	✓	✓	✓		✓	✓	8.0	108 x 68 x 72	2	Australia	Electrolux	1399
64	1508	Cap			✓	✓	✓				8.0	111 x 69 x 77	2	US	Maytag	1249
58	1569	Cap			✓	✓				✓	7.5	104 x 68 x 72	2	Australia	Electrolux	1139
56	1606	Cap			✓	✓					8.0	105 x 68 x 72	2	Australia	Electrolux	1175
64	1572	Cap				✓					7.5	106 x 68 x 71	2	Australia	Electrolux	859

1 Overall score

Dirt removal contributes 40% to the overall score, with gentleness and spin, energy and water efficiency each weighted equally at 15%.

2 Dirt removal score

We measured how much light was reflected from specially soiled swatches before and after washing in a warm-water wash, taking into account the evenness of each wash.

3 to 9

See the notes with the table in the March 2001 article for information on what was tested and measured to achieve these scores.

10 Running costs

This is an estimate of how much it'll cost you over 10 years for water and electricity if you wash the equivalent of one load every day using a 'normal' warm wash. The calculations are based on 12.5 cents per kWh for electricity and $1 per 1000 L for water.

11 Features

See the March 2001 issue for explanations of features or functions other than those given here:

Cold-only tap connection required

If you want to use only cold water, you may need a special Y-shaped connector or a sealing cap for the hot water inlet; you'll need to buy one as an extra unless stated otherwise.

Anti-crease feature

Models with this feature have a permanent press or creasables cycle designed for easily creased fabrics. Some models offer additional means to help reduce creasing: the machine won't drain the last rinse water or won't spin after water has drained.

Water-saving option(s)

These machines have the option of using less rinse water, and/or manually saving suds and rinse water for reuse.

recalls&bans

Nowadays there are so many product recalls we may not be able to print all of them in CHOICE. For comprehensive recall information go to the Federal Treasury website: ***www.recalls.gov.au****. If you don't have web access, try your local library.*

Companies often rent 1800 numbers for a couple of months after a recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

THE PRODUCT: The Warehouse Group has recalled **Kitchen Playset with trolley case**, stock code TA1769 (on the barcode label on the packaging), sold for $19.95 in Clints Crazy Bargains, Clints Warehouse, Silly Solly's, Sollys Warehouse and The Warehouse stores, from November 1, 2001, to February 7, 2002.
The problem: Small parts may be a choking hazard.
What to do: Don't use it. Return it to the place of purchase for a refund. For more information call 1800 254 687.

BANNED IN NSW

Millers Retail (including Go-Lo, Crazy Prices and Crazy Clark's) has been banned from selling a number of products in NSW for up to four years, including toys, nightwear, sunglasses, candle holders and candle decorations, subject to each product passing safety tests.

The NSW Department of Fair Trading took action against the retailer after it found 18 dangerous toys on the stores' shelves just before last Christmas.

If you purchased one of the products listed below, take it away from children and return it to the place of purchase for a refund. If in doubt, call NSW Fair Trading on (02) 9895 0254.

- Workshop Early Education tub of alphabet/numbers.
- Toy monkey with sounds.
- Scooby Doo soft toy.
- Natural Wonder wild animals.
- Toy airplane.
- Toy helicopter.
- Kid's Delight toy cooking set.
- Elephant blackboard.
- EVA shapes.
- Action archery set.
- Football shooting game.
- Space Blaster jet launcher.
- Combat Squad military play set.
- Millennium 2000 champagne bottle candle.
- White block candle.
- Chinese candleholder.
- Elephant candleholder.
- Gold angel candles.

THE PRODUCT: Look Sharp Concepts has recalled **Champagne bottle candles** (barcode 9316292059796) and **candles with holders** (barcode 9316292059864), sold before February 2002.
The problem: They're a fire hazard.
What to do: Don't use them. Return them to the place of purchase for a refund. For more information call (02) 9688 1900.

THE PRODUCT: Look Sharp Concepts has recalled **Pop-up tents with 50 balls** (barcode 9316292088321), sold in discount stores before February 28, 2002.
The problem: The tent support connectors may break, causing a choking hazard.
What to do: See above recall.

THE PRODUCT: Dats has recalled **children's back floats** (coloured in four layers: yellow, blue, white and orange), measuring 17 x 22 cm, with an orange belt and black plastic clip, an adjustable strap, safety buckle and clip, and item number 10658, sold in discount stores from November 5, 2001, to February 12, 2002.
The problem: The safety belt may release unexpectedly.
What to do: Don't use it. Return it to the place of purchase for a refund. For more information call (02) 9831 4800.

THE PRODUCT: Listow (trading as Tasman Engineering) has recalled **Tasman 3- and 5-piece swing sets** sold in Kmart stores before February 19, 2002.
The problem: The bolts connecting the swing to the frame may fail.
What to do: Don't use it. Call 1800 333 061 to organise replacement bolts or for more information.

THE PRODUCT: Coles Myer has recalled **Bi-Lo brand apricot and raisin cakes**, size 450 g, product code 8334316, use by 22 March 2002, sold in Bi-Lo stores in NSW from February 19 to 21, 2002.
The problem: It may contain walnuts and isn't so labelled.
What to do: Don't eat it if you're sensitive to walnuts. Return it to the place of purchase for a refund. For more information call 1800 150 023.

THE PRODUCT: Gemini Bicycle Centres has recalled **Mongoose Rockadile AL mountain bikes** — year 2000/01 models, with Y-shaped, black/orange or silver/blue frames, sold in specialist bike shops.
The problem: The frame may break.
What to do: Don't use it. Return it to the place of purchase, or phone (02) 9797 8045 to have the frame replaced.

THE PRODUCT: Go-Lo has recalled **EVA puzzle mat toys**, Go-Lo codes 637331, 637311 and 635683, sold in SA before March 3, 2002.
The problem: They may produce fumes that can cause discomfort or an allergic reaction.
What to do: Don't use it. Return it to a Go-Lo store for a refund. For more information call (02) 8796 6100.

THE PRODUCT: Palcove (trading as Cheap as Chips) has recalled **halogen lamps: twin and single**, both with serial number XG-L300/500, sold in Cheap as Chips stores in SA and Mildura, Victoria, before March 3, 2002.
The problem: The internal wiring doesn't meet safety standards.
What to do: Don't use it. Return it to a Cheap as Chips store for a refund. For more information call (08) 8234 5522.

THE PRODUCT: Danoz Direct has recalled **wonder steamers** — clothes steamers advertised and sold on TV before February 27, 2002.
The problem: It may short-circuit or overheat.
What to do: Don't use it. Return it for a refund to: Reply Paid 30, ULD Danoz, East Parcel Centre, 66 Mentmore Avenue, Rosebery 2018. For more information call 1300 135 085.

THE PRODUCT: Bromic has recalled **LPG gas cylinder brass adaptors**, typically used to connect portable gas appliances to LPG gas bottles, and sold packaged (with green and white backing card with 'Companion' on it), or loose (from Joe's Barbecues & Heating in Silverwater, NSW, or Kent's Building Supplies in Orange, NSW) from December 18, 2001, to February 26, 2002.
The problem: It may fracture at the joint, possibly causing a gas leak.
What to do: Don't use it. If connected to a gas cylinder, turn the cylinder off and disconnect the adaptor. Return it to the place of purchase for a refund or to get a replacement.

THE PRODUCT: Green Valley Dairy has recalled **all Green Valley Fresh cheeses** sold in Sydney before March 3, 2002.
The problem: It may contain *Listeria monocytogenes*, which can cause illness in pregnant women, the very young, the elderly and people with low immune systems.
What to do: Don't eat it. Return it to the place of purchase for a refund. For more information call (02) 9628 2369.

THE PRODUCT: Associated Retailers (ARL) has recalled **billy carts** sold in Toyworld stores from September 2001 to March 4, 2002.
The problem: The steering assembly may be faulty.
What to do: Don't use it. Contact a Toyworld store to arrange for new parts to be fitted. For more information call (03) 9429 8266.

THE PRODUCT: Toyota has recalled **Toyota Spacia SR40 vehicles** made from January 12 to March 25, 1998, with VIN ranges ending in 00080240 to 00095748.
The problem: If the seatbelt pre-tensioner (front seats only) deploys in an accident, a part could dislodge and hit a car occupant.
What to do: Contact a Toyota dealer.

THE PRODUCT: Holden has recalled **V6 auto sedan, VT** and **VX model vehicles fitted with LPG** as an accessory or a Holden aftermarket gas option via Holden By Design from September 2000 to August 2001 (inclusive).
The problem: The brass flare nuts on the ends of the LPG supply pipes may crack and cause a gas leak.
What to do: Switch your car from LPG to petrol mode until you have it examined by a Holden dealer.

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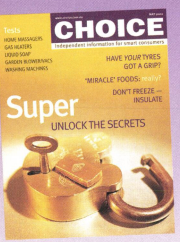

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* indicates an update of a previous report, additions or corrections to reports, small follow-up items or letters. For space reasons, the index generally doesn't include Choice Cuts, many other small pieces, and recalls and bans.

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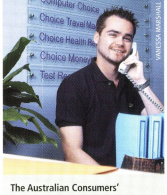

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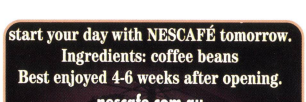
Well, they say love thy neighbour...

But probably not in the way suggested in the label on this Korean speciality.



A long wait for a cuppa

Apparently for maximum enjoyment you're supposed to open the coffee and wait four to six weeks before using it.

FANCY A HOLIDAY IN TROPICAL TASMANIA?

Unless the island state has floated off up north recently, it could surely only be considered 'tropical' when compared with, say, Antarctica. Even the most 'tropical' of the holidays on offer (Broadbeach, Queensland) is located well below the Tropic of Capricorn and so doesn't strictly qualify.

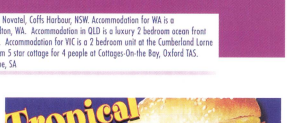
7. Accommodation for NSW/ACT is a 2 bedroom villa for 4 people at the Opal Cove Novotel, Coffs Harbour, NSW. Accommodation for WA is a 2 bedroom beachfront villa for 4 people at the Broadwater Beach Resort, Brunselton, WA. Accommodation in QLD is a luxury 2 bedroom ocean front apartment for 4 people at the Oceana Beachfront Apartments, Broadbeach, QLD. Accommodation for VIC is a 2 bedroom unit at the Cumberland Lorne Conference and Leisure Resort, Lorne, VIC. Accommodation for TAS is a 2 bedroom 5 star cottage for 4 people at Cottages-On-the Bay, Oxford TAS. Accommodation for SA/NT is a self-contained unit for 4 people at Beachside, Robe, SA

If you like this page, you'll love our book!

Just see what one satisfied customer had to say:

"This book is absolutely hilarious. It had me in stitches rolling around the floor with laughter." — Birgitt (you can trust me, I work at CHOICE) Baader.

What further proof do you need? See the book catalogue with this issue to order.



Now, *this* is a whopper!

What if your pet's a horse?

We share our reader's scepticism at the ability of this charming plastic picket fence to "keep pets out of your garden". After all, at only 23 cm high, it's positively Lilliputian for the average cat or dog. However, our reader suggests, it could be useful if your pet's a tortoise ...

HOW ABOUT A LITTLE HELP?

The Hard Word would like to thank all the readers who've responded with examples of outrageous ads, promotions and products. Thanks to T Minto, M & J Anders, A Ryan, R McClusky, L Murdoch and H Richter for their contributions to this month's *Hard Word*. Please keep sending them in.

If you have any examples you think deserve to be on this page, send them to *The Hard Word*, CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to thehardword@choice.com.au.

for the publisher, Australian Consumers' Association, 57 Carrington Road, Marrickville 2204.